

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF NEW YORK**

**BENJAMIN H. BUNTING;
NICOLE M. DORCH, and
BRIAN KELLEY, on behalf of themselves
and all others similarly situated,**

Plaintiffs,

Vs.

**PHILLIPS LYTLE LLP;
AMERICAN TAX FUNDING, LLC;
BMO CAPITAL MARKETS CORP. (F/K/A
HARRIS NESBITT CORP.);
WELLS FARGO FOOTHILL, INC.,**

Defendants

Case No. 5 : 11 - CV - 123
(TJM / DEP)

**CLASS ACTION
COMPLAINT**

Jury Trial Demanded

BENJAMIN H. BUNTING, NICOLE M. DORCH, and BRIAN KELLEY, the Plaintiffs in this action, by and through their attorneys, Legal Services of Central New York, Inc., on behalf of themselves and all others similarly situated, complain of the Defendants by alleging and showing as follows:

PRELIMINARY STATEMENT

1. American Tax Funding, LLC, together with BMO Capital Markets Cor. and Wells Fargo Foothill, Inc., are in the business of purchasing Tax Lien Certificates by contracting with various municipalities throughout this District, including the City of Syracuse. Upon obtaining these certificates, these defendants set about their business of foreclosing on the subject properties by utilizing the services of several law firms including defendant Phillips Lytle LLP. Together, these defendants use the New York State Court System along with the Federal Fair Debt Collection Practices Act in a way which confuses the homeowners whom they seek to foreclose on, leaving

many unable to defend their homes, themselves and their families.

2. Currently, there are approximately 150 active (meaning a Request for Judicial Intervention has been filed) foreclosure cases in Onondaga County that have been commenced by American Tax Funding, LLC., based on Tax Lien Certificates purchased or otherwise obtained from the City of Syracuse, that are in various stages of foreclosure. Of these active cases, approximately 72 currently list attorneys from defendant Phillips Lytle LLP as the attorneys of record for American Tax Funding. There are likely numerous other tax foreclosure cases in the City of Syracuse involving Phillips Lytle that are in the beginning stages and not included in these figures.

3. The methods and practices employed by the defendants ultimately cause people to lose their homes over what amounts to a lien of only a few thousand dollars in some cases. Many of these homeowners own their homes free of any mortgages and the actions of the defendants ultimately strip them of any equity that they may have. Many are already the victims of an economy that has ransacked the City of Syracuse. This action is aimed at addressing the methods utilized by the defendants and leaving these homeowners with something; be it pride in standing up for what is right, compensation for their injuries, or comfort in the knowledge that these defendants will not be allowed to utilize these methods any longer.

NATURE OF ACTION

4. This is an action to enforce the Fair Debt Collection Practice Act (FDCPA) 15 USC §1692 et. seq., and the New York Deceptive Practices Act, McKinney's Gen. Bus. Law §§349 and 349-c.

JURISDICTION AND VENUE

5. This Court has federal question jurisdiction pursuant to 15 USC §1692k(d) and 28 USC §1331. This Court has supplemental jurisdiction to decide claims under the New York Deceptive Practices Act pursuant to 28 USC §1367. Declaratory relief is available pursuant to USC §§2201 and 2202.
6. Venue is proper in this District pursuant to 28 USC §1391(b), as the acts and transactions that give rise to this action occurred, in substantial part, in this District. Venue is also proper in this District because each of the named Plaintiffs resides in this District, the Defendants conduct business in this District and the injuries to the Plaintiffs occurred in this District.

CLASS ALLEGATIONS

7. Plaintiffs bring this action pursuant to Fed. R. Civ. P. 23(b)(2) on behalf of a class defined as:

All residents of the City of Syracuse, New York who are, or will be defendants (by virtue of their status as record owners of real property) in residential foreclosure proceedings commenced in New York State Supreme Court by American Tax Funding, LLC as plaintiff, where their attorneys of record are Phillips Lytle, to foreclose on Tax Liens pursuant to Tax Lien Certificates which were purchased or otherwise obtained by American Tax Funding, LLC, BMO Capital Markets Corp, and/or Wells Fargo Foothill, Inc., from the City of Syracuse, New York. Included within this class is a subclass of

individuals who are over the age of 65 and are “elderly persons”
for purposes of the New York Deceptive Practices Act,
(McKinney’s General Business Law §349-c).

8. This class is so numerous that joinder of all parties is impracticable. Upon information and belief, the Defendants named herein have purchased or otherwise obtained such Tax Lien Certificates that effect or could effect hundreds of residential property owners within the City of Syracuse.
9. There are numerous questions of fact and law common to the class concerning the Defendants’ customs, policies, patterns and practices that implicate the Fair Debt Collection Practice Act and the New York Deceptive Practices Act.
10. The named Plaintiffs’ claims are typical of the class in that the Defendants, acting in concert, have obtained Tax Lien Certificates effecting the real property owned by each of the Plaintiffs, and currently are foreclosing, or will be foreclosing on the aforesaid Tax Liens. The acts of the Defendants are knowingly in violation of the Fair Debt Collection Practice Act and the New York Deceptive Practices Act.
11. Declaratory and injunctive relief are appropriate with respect to the class as a whole because the Defendants have knowingly acted on grounds applicable to the class.
12. The named Plaintiffs and proposed class are represented by Legal Services of Central New York, Inc., whose attorneys are experienced in class action litigation, including in the Northern District of New York, and will adequately represent the class.
13. A class action is superior to other available methods for a fair and efficient adjudication of this matter in that the prosecution of separate actions by individual class members would

unduly burden this Court and create the potential for conflicting decisions.

PARTIES

14. At all relevant times:

- a. Each of the named Plaintiffs is a resident of the City of Syracuse, County of Onondaga, and State of New York, within this District.
- b. Each of the named Plaintiffs is a “consumer” as that term is defined in the FDCPA, as each is a natural person who allegedly owes a debt to another.
- c. Plaintiff BENJAMIN H. BUNTING is an elderly person as defined in NY Gen. Bus. Law §349-c, as he is over the age of 65.
- d. Upon information and belief, there are numerous other potential plaintiffs who are similarly situated to the named Plaintiffs.

15. Upon information and belief, at all relevant times, the Defendant PHILLIPS LYTLE LLP (“Phillips Lytle”):

- a. is a New York limited liability partnership with a principal place of business at Buffalo, New York and offices in Rochester, New York, Albany, New York, New York City, New York and Jamestown, New York.
- b. is a “debt collector” as that term is defined in the FDCPA.
- c. is in the business of collecting consumer debt for others by use of the mail, telephone, internet, and the Courts of the State of New York and other means of interstate commerce.
- d. at all times acted under and at the direction of Defendant AMERICAN TAX FUNDING, LLC.

16. Upon information and belief, at all relevant times, the Defendant AMERICAN TAX FUNDING, LLC (“ATF”):
- a. is a Florida Limited Liability Company authorized to do business in New York State with a principal place of business at Jupiter, Florida.
 - b. is a “debt collector” as that term is defined in the FDCPA.
 - c. is in the business of buying then collecting defaulted debt for itself and others by use of mail, telephone, internet, and the Courts of the State of New York, and other means of interstate commerce.
 - d. at all times supervised or directed or acquiesced in the actions of Defendants Phillips Lytle, BMO Capital Markets Corp., and Wells Fargo Foothill, Inc..
17. Upon information and belief, at all relevant times, the Defendant BMO CAPITAL MARKETS CORP. (F/K/A HARRIS NESBITT CORP.):
- a. is a Delaware business corporation authorized to do business in New York State, with principal offices in New York, New York,
 - b. is a “debt collector” as that term is defined in the FDCPA,
 - c. is in the business of corporate lending, securitization, public and private debt and equity underwriting.
 - d. at all times acted under and at the direction of, or acquiesced in the actions of Defendant ATF.
18. Upon information and belief, at all relevant times, the Defendant WELLS FARGO FOOTHILL, INC.:
- a. is a California business Corporation authorized to do business in New York State

with principal offices in Santa Monica, California..

- b. is a “debt collector” as that term is defined in the FDCPA.
- c. is in the business of business and corporate financing.
- d. at all times acted under and at the direction of, or acquiesced in the actions of Defendant ATF.

FACTUAL ALLEGATIONS COMMON TO THE PLAINTIFF CLASS

- 19. Defendant ATF, together with Defendants BMO Capital Markets Corp. and Wells Fargo Foothill, Inc., have a custom, policy, pattern and practice of financing the purchaser of, purchasing or otherwise obtaining Tax Lien Certificates from various municipalities within New York State, including the City of Syracuse.
- 20. Defendants ATF, BMO Capital Markets Corp., and Wells Fargo Foothill, Inc., routinely have Defendant Phillips Lytle sue the property owners whose real property is the subject of the aforesaid Tax Lien Certificates in New York State Supreme Court in Onondaga County, wherein the City of Syracuse lies.
- 21. The subject of these lawsuits is an alleged debt which (whether owed by the property owners or not) is an alleged obligation of a consumer to pay money arising out of a transaction in which the money, property or services are primarily for personal, family or household purposes, hence a “debt” as that term is defined by the FDCPA and a consumer transaction for purposes of the New York Deceptive Practices Act.
- 22. Foreclosure proceedings against the class plaintiffs herein are typically commenced by defendant Phillips Lytle by serving a summons and complaint upon them.
- 23. The Summons and Complaint is typically the first that class plaintiffs know of the lawsuit

against them and is typically the first correspondence that the class plaintiffs have had from Defendant Phillips Lytle.

24. The Summons states in pertinent part “YOU ARE HEREBY SUMMONED to answer the complaint in this action and to serve a copy of your answer on the plaintiff’s attorney(s) within 30 days after the service of this summons.”
25. Contrary to the summons, a defendant personally served would only have 20 days to answer the summons and complaint, not 30 days. (*See McKinney’s CPLR §320(a), incorporated by reference and of which we ask the Court to take notice*).
26. Typically attached to the summons and complaint is a sheet captioned “NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT (the Act), 15 USC SECTION 1601, AS AMENDED” (referred to hereinafter as “Notice”), by which the alleged debtor has 30 days to dispute the validity of the alleged debt by indicating so, in writing, to the alleged creditor’s attorney. A copy of the Notice is attached hereto as Exhibit “A” and made a part hereof.
27. Upon reading the summons and complaint and then the Notice, class plaintiffs become confused as to what they should do, as well as anxious, upset, and embarrassed.

FACTUAL ALLEGATIONS OF INDIVIDUAL NAMED PLAINTIFFS

A. Plaintiff BENJAMIN H. BUNTING

28. Plaintiff Benjamin H. Bunting is 71 years old, a Marine Corps Veteran, and lives by himself in an apartment at property that he and his family have owned for many years in the City of Syracuse, New York. The property consists of three upstairs apartments, (one of which is occupied by Mr. Bunting; two of which are rented to tenants) together with a commercial

space in the first floor that houses the “Tippin’ Inn”, one of the oldest minority owned businesses in the City of Syracuse.

29. Mr. Bunting’s income is completely derived from his monthly Social Security Retirement and monthly rental income from the apartments at his property.
30. Mr. Bunting was personally served with a summons and complaint with the attached Notice on November 12, 2010 by Defendant Phillips Lytle on behalf of Defendant ATF to foreclose on a Tax Lien Certificate that effects his property. A copy of the summons and complaint naming Mr. Bunting as a defendant is attached hereto as Exhibit “B” and made a part hereof.
31. Upon reading the summons and complaint, and then the Notice that was served therewith, Mr. Bunting became confused as to what he should do, anxious, upset and embarrassed.
32. As a result, Mr. Bunting had to seek legal representation to defend himself from this foreclosure action.

B. Plaintiff NICOLE M. DORCH

33. Plaintiff NICOLE M. DORCH is a 33 year old single mother of 5 children who owns her home free of any mortgage.
34. Ms. Dorch’s sole means of living is through monthly Public Assistance payments and Food Stamps with which she must provide for her children and herself.
35. Ms. Dorch was personally served with a summons and complaint with the attached Notice on or about November 15, 2010 by Defendant Phillips Lytle on behalf of Defendant ATF to foreclose on a Tax Lien Certificate that effects her property. A copy of the summons and complaint naming Ms. Dorch as a defendant is attached hereto as Exhibit “C” and made a part hereof.

36. Upon reading the summons and complaint, and then the Notice that was served therewith, Ms. Dorch became confused as to what she should do, anxious, upset and embarrassed.
37. Ms. Dorch contacted Mr. Thom Dellwo of Cooperative Federal Credit Union in Syracuse, New York to explore the possibility of borrowing against the equity in her home to repay the alleged debt of \$3,643.85 that Defendants ATF and Phillips Lytle claim she owes.
38. Mr. Dellwo, together with Ms. Dorch contacted Defendant ATF to see about the possibility of entering into a repayment agreement and inquiring as to the need to file an answer in this matter. They were told that ATF does not enter into repayment agreements where the amount due was less than \$5,000.00, and that they should contact Defendant Phillips Lytle regarding whether they needed to file an answer, which they did.
39. Defendant Phillips Lytle informed Mr. Dellwo and Ms. Dorch that it would probably be advisable to consult an attorney to prepare and file an answer. The affidavit of Thom Dellwo is attached hereto as Exhibit "D" and is made a part hereof.
- 40.. As a result, Ms. Dorch had to seek legal representation to defend herself from this foreclosure action.

C. Plaintiff BRIAN KELLEY

41. Plaintiff BRIAN KELLEY is a 48 year old, unemployed male.
42. Mr. Kelley was personally served with a summons and complaint with the attached Notice on or about March 25, 2010 by Defendant Phillips Lytle on behalf of Defendant ATF to foreclose on a Tax Lien Certificate that effects his property. A copy of the summons and complaint naming Mr. Kelley as a defendant is attached hereto as Exhibit "E" and made a part hereof.

43. At the time the aforesaid lawsuit was commenced, Mr. Kelley's sole source of income was unemployment benefits of approximately \$180.00 per week. Mr. Kelley was not in a position to enter into any sort of repayment agreement with the Defendants to repay the alleged \$6,530.10 debt being claimed by the Defendants.
44. Upon reading the summons and complaint, and then the Notice that was served therewith, Mr. Kelley became confused as to what he should do, anxious, upset and embarrassed.
45. As a result, Mr. Kelley had to seek legal representation to defend himself from this foreclosure action.

CAUSES OF ACTION

COUNT 1

(Violation of the Fair Debt Collection Practices Act)

46. The Plaintiffs repeat and reallege the allegations of the preceding paragraphs.
47. Defendants' act of serving a summons and complaint together with a 15 USC §1692g notice violates the FDCPA because:
- a. The obligation to answer a summons in Court is distinct from the right to seek validation of an alleged debt from a collector, and
 - b. neither the summons and complaint nor the Notice explained to the consumer that the lawsuit does not in any way alter the information contained in the validation notice, in a manner that could be understood by a layperson;
 - c. the summons and Notice, when read together, mislead, unfairly and unconscionably confuse, and deceive the consumer as to his or her rights, and overshadows their rights to validation, in violation of 15 USC §§1692e, 1692e(2)(A), 1692e(8),

1692e(10), 1692f, and 15 USC §1692g(b).

COUNT 2

(Violation of the Fair Debt Collection Practices Act)

48. The Plaintiffs repeat and reallege the allegations in the preceding paragraphs.
49. Defendants' act of stating in the summons that plaintiffs had 30 days to answer the complaint, when the law in New York State only provides 20 days to answer a complaint where personal service is effected, is false, deceptive, misleading and unfair, in violation of 15 USC §§ 1692e, 1692e(10), and 1692f..

COUNT 3

(Violation of the Fair Debt Collection Practices Act)

50. The Plaintiffs repeat and reallege the allegations in the preceding paragraphs.
51. Courts in New York have routinely held that once a Tax Lien Certificate is purchased by a municipality, the property owner is no longer personally liable for the unpaid taxes that are the subject thereof. See City of Buffalo vs. Cargill Incorporated, 55 A.D.2d 61; 389 N.Y.S.2d 932, (4th Dept., 1976).
52. Defendants' act of mischaracterizing the subject tax liens as consumer debts by virtue of the issuance of the FDCPA Notice together with the summons and complaint is false, deceptive, misleading and unfair in violation of 15 USC §§ 1692e(2)(A) and 1692e(10).

COUNT 4

(Violation of the New York General Business Law §349 -Deceptive Practices Act)

53. The Plaintiffs repeat and reallege the allegations in the preceding paragraphs.
54. New York General Business Law §349 specifically provides that "(a) deceptive acts or

practices in the conduct of any business, trade or commerce, or in the furnishing of any service in this State are hereby declared unlawful”.

55. New York General Business Law §349(h) specifically provides for a private right of action for violations of this article.
56. New York General Business Law §349-c provides for additional civil penalties for consumer frauds against elderly persons as such persons are defined in that article.
57. The acts of the Defendants as stated herein are directed at consumers, including elderly consumers, are false and misleading in a material way, and the Plaintiffs herein have been injured as a result of Defendants’ conduct.
58. Upon information and belief, the acts of the Defendants as alleged in the foregoing counts were frequent, intentional, and persistent.
59. As a result, the Plaintiffs have been damaged.

DEMAND FOR TRIAL BY JURY

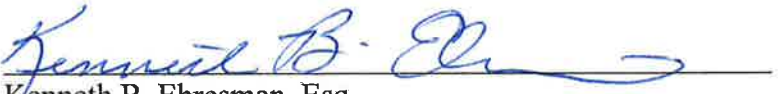
60. A trial by jury on all issues is hereby respectfully requested.

WHEREFORE, the plaintiffs respectfully ask the Court for Judgment:

- a. declaring Defendants’ actions in violation of the FDCPA;
- b. declaring Defendants’ actions in violation of New York General Business Law §§ 349 and 349-c;
- c. awarding Plaintiffs actual damages;
- d. awarding Plaintiffs statutory damages pursuant to 15 USC 1692k;
- e. awarding Plaintiffs statutory damages pursuant to New York General Business Law § 349(h);

- f. ordering restitution and/or additional civil penalties against the Defendants pursuant to New York General Business Law §349-c(2);
- g. awarding Plaintiffs costs and disbursements of this action, and reasonable attorneys' fees (pursuant to 15 USC 1692k and NY Gen. Bus. Law §349(h));
- h. any such other and further relief as to this Court finds just and proper.

DATED: February 3, 2011


Kenneth B. Ehresman, Esq.
LEGAL SERVICES OF CENTRAL NEW YORK, INC.
Attorneys for the Plaintiffs
472 South Salina Street
Suite 300
Syracuse, New York 13202
Email: kehresman@wnylc.com
Phone: 315-703-6500
Fax: 315-475-2706

VERIFICATION

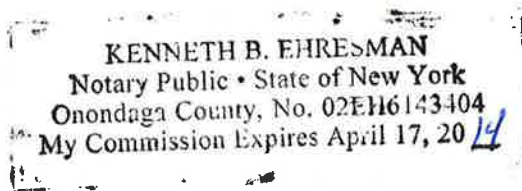
State of New York)
County of Onondaga) ss.:

BENJAMIN H. BUNTING, being duly sworn, deposes and says that: I am a Plaintiff in this action, I have read the complaint, and the factual allegations contained in the complaint as they relate to me are true to my personal knowledge except those based upon information and belief, and as to those I believe them to be true.


BENJAMIN H. BUNTING

Sworn to before me this
25 day of JANUARY, 2011.



Notary Public



VERIFICATION

State of New York)
County of Onondaga) ss.:

NICOLE M. DORCH, being duly sworn, deposes and says that: I am a Plaintiff in this action, I have read the complaint, and the factual allegations contained in the complaint as they relate to me are true to my personal knowledge except those based upon information and belief, and as to those I believe them to be true.


NICOLE M. DORCH

Sworn to before me this
25 day of JANUARY, 2011.


Notary Public

KENNETH B. EHRESMAN
Notary Public • State of New York
Onondaga County, No. 02EH6143104
My Commission Expires April 17, 2014

VERIFICATION

State of New York)
County of Onondaga) ss.:

BRIAN KELLEY, being duly sworn, deposes and says that: I am a Plaintiff in this action, I have read the complaint, and the factual allegations contained in the complaint as they relate to me are true to my personal knowledge except those based upon information and belief, and as to those I believe them to be true.


BRIAN KELLEY

Sworn to before me this
25 day of January, 2011.


Notary Public

Exhibit “A”

Copy of a Typical Fair Debt Collection Practices Act Notice Utilized by Defendants

**NOTICE REQUIRED BY THE FAIR DEBT
COLLECTION PRACTICES ACT
(THE ACT), 15 U.S.C. SECTION 1601 AS AMENDED**

1. THE AMOUNT OF THE DEBT AS OF THE DATE ON THE ATTACHED COMPLAINT IS SET FORTH ON SCHEDULE C OF THIS COMPLAINT. BECAUSE OF INTEREST, ATTORNEYS' FEES AND COSTS AND OTHER CHARGES THAT MAY VARY FROM DAY TO DAY, THE AMOUNT DUE ON THE DATE YOU PAY MAY BE GREATER THAN THE AMOUNT SHOWN ON SCHEDULE C. BEFORE SENDING A CHECK, CONTACT THE CREDITOR IN WRITING OR BY TELEPHONE TO CONFIRM THE EXACT AMOUNT OF THE DEBT THAT WILL BE DUE ON THE DAY YOU PAY THE DEBT. YOU MAY CONTACT THE CREDITOR AMERICAN TAX FUNDING, LLC, P.O. BOX 863517, ORLANDO, FLORIDA 32886 OR BY TELEPHONE AT 888-289-8297.
2. THE PLAINTIFF AS NAMED IN THE ATTACHED COMPLAINT IS THE CREDITOR TO WHOM THE DEBT IS OWED.
3. THE DEBT DESCRIBED IN THE COMPLAINT ATTACHED HERETO WILL BE ASSUMED TO BE VALID BY THE CREDITOR'S LAW FIRM, UNLESS THE DEBTOR, WITHIN THIRTY (30) DAYS AFTER THE RECEIPT OF THIS NOTICE, DISPUTES THE VALIDITY OF THE DEBT OR SOME PORTION THEREOF.
4. IF THE DEBTOR NOTIFIES THE CREDITOR'S LAW FIRM IN WRITING WITHIN THIRTY (30) DAYS OF THE RECEIPT OF THIS NOTICE THAT THE DEBT OR ANY PORTION THEREOF IS DISPUTED, THE CREDITOR'S LAW FIRM WILL OBTAIN A VERIFICATION OF THE DEBT AND A COPY OF THE VERIFICATION WILL BE MAILED TO THE DEBTOR BY THE CREDITOR'S LAW FIRM.
5. IF THE CREDITOR NAMED AS PLAINTIFF IN THE ATTACHED COMPLAINT IS NOT THE ORIGINAL CREDITOR, AND IF THE DEBTOR MAKES A WRITTEN REQUEST TO THE CREDITOR'S LAW FIRM WITHIN THE THIRTY (30) DAYS FROM THE RECEIPT OF THIS NOTICE, THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WILL BE MAILED TO THE DEBTOR BY THE CREDITOR'S LAW FIRM.
6. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
7. THIS ADVICE PERTAINS TO YOUR DEALINGS WITH US AS A DEBT COLLECTOR. IT DOES NOT AFFECT YOUR DEALINGS WITH THE COURT, AND IN PARTICULAR IT DOES NOT CHANGE THE TIME AT WHICH YOU MUST ANSWER THE COMPLAINT. THE SUMMONS IS A COMMAND FROM THE COURT, NOT FROM US, AND YOU MUST FOLLOW ITS INSTRUCTIONS EVEN IF YOU DISPUTE THE VALIDITY OR AMOUNT OF THE DEBT. THE ADVICE IN THIS NOTICE ALSO DOES NOT AFFECT OUR RELATIONS WITH THE COURT. AS LAWYERS, WE MAY FILE PAPERS IN THE SUIT ACCORDING TO THE COURT'S RULES AND THE JUDGE'S INSTRUCTIONS.

Exhibit “B”

**Copy of Foreclosure Summons and Complaint Filed by Defendants Against Named
Plaintiff Benjamin H. Bunting**

STATE OF NEW YORK
SUPREME COURT

ONONDAGA COUNTY

AMERICAN TAX FUNDING, LLC,

SUMMONS

Plaintiff,

Date Filed: 11-8-10

vs.

Index No. 2010-6482

BENJAMIN H. BUNTING;

The heirs-at-law, next of kin, distributees, executors, administrators, assignees, lienors, creditors, successors-in-interest and generally all persons having or claiming under, by or through HAZEL T. MOORE, by purchase, inheritance, lien or otherwise of any right, title or interest in and to the premises described in the complaint herein, and all creditors thereof, and the respective husbands, or widowers of hers, if any, all of whose names and addresses are unknown to Plaintiff;

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION,
F/K/A JPMORGAN CHASE BANK F/K/A THE CHASE
MANHATTAN BANK;

SECNY FEDERAL CREDIT UNION F/K/A SCHOOL
EMPLOYEES OF CNY FEDERAL CREDIT UNION;

THE CITY OF SYRACUSE;

SYRACUSE URBAN RENEWAL AGENCY

and "JOHN DOE #1" THROUGH "JOHN DOE #100" ,

Defendants.

TO THE ABOVE NAMED DEFENDANTS:

YOU ARE HEREBY SUMMONED to answer the Complaint in this action, and to serve a copy of your Answer, or, if the Complaint is not served with this Summons, to serve a Notice of Appearance on the plaintiff's attorneys within thirty (30) days after the service of this Summons, exclusive of the day of service. The United States of America, if designated as a defendant in this action, may answer or appear within sixty (60) days of service hereof. In case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded in the Complaint.

Plaintiff designates Onondaga County as the place of trial. Venue is based upon the County in which the property being foreclosed upon is situate.

NOTICE

YOU ARE IN DANGER OF LOSING YOUR HOME

If you do not respond to this summons and complaint by serving a copy of the answer on the attorney for the company who filed this foreclosure proceeding against you and filing the answer with the court, a default judgment may be entered and you can lose your home.

Speak to an attorney or go to the court where your case is pending for further information on how to answer the summons and protect your property.

Sending a payment will not stop this foreclosure.

YOU MUST RESPOND BY SERVING A COPY OF THE ANSWER ON THE ATTORNEY FOR THE PLAINTIFF AND FILING THE ANSWER WITH THE COURT.

Dated: November 4, 2010



Richard J. Evans, Jr.
PHILLIPS LYTTLE LLP
Attorneys for Plaintiff
American Tax Funding, LLC
1400 First Federal Plaza
Rochester, NY 14614
Tel. No. (585) 758-2110

HELP FOR HOMEOWNERS IN FORECLOSURE

NEW YORK STATE LAW REQUIRES THAT WE SEND YOU THIS NOTICE ABOUT THE FORECLOSURE PROCESS. PLEASE READ IT CAREFULLY.

Summons and Complaint

You are in danger of losing your home. If you fail to respond to the summons and complaint in this foreclosure action, you may lose your home. Please read the summons and complaint carefully. You should immediately contact an attorney or your local legal aid office to obtain advice on how to protect yourself.

Sources of Information and Assistance.

The State encourages you to become informed about your options in foreclosure. In addition to seeking assistance from an attorney or legal aid office, there are government agencies, and non-profit organizations that you may contact for information about possible options, including trying to work with your lender during this process.

To locate an entity near you, you may call the toll-free helpline maintained by the New York State Banking Department at 1-877-BANK-NYS (1-877-226-5697) or visit the Department's website at <http://www.banking.state.ny.us>.

Foreclosure Rescue Scams

Be careful of people who approach you with offers to "save" your home. There are individuals who watch for notices of foreclosure actions in order to unfairly profit from a homeowner's distress. You should be extremely careful about any such promises and any suggestions that you pay them a fee or sign over your deed. State law requires anyone offering such services for profit to enter into a contract which fully describes the services they will perform and fees they will charge, and which prohibits them from taking any money from you until they have completed all such promised services.

**NOTICE REQUIRED BY THE FAIR DEBT
COLLECTION PRACTICES ACT
(THE ACT), 15 U.S.C. SECTION 1601 AS AMENDED**

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5. IF THE CREDITOR NAMED AS PLAINTIFF IN THE ATTACHED COMPLAINT IS NOT THE ORIGINAL CREDITOR, AND IF THE DEBTOR MAKES A WRITTEN REQUEST TO THE CREDITOR'S LAW FIRM WITHIN THE THIRTY (30) DAYS FROM THE RECEIPT OF THIS NOTICE, THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WILL BE MAILED TO THE DEBTOR BY THE CREDITOR'S LAW FIRM.
6. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
7. THIS ADVICE PERTAINS TO YOUR DEALINGS WITH US AS A DEBT COLLECTOR. IT DOES NOT AFFECT YOUR DEALINGS WITH THE COURT, AND IN PARTICULAR IT DOES NOT CHANGE THE TIME AT WHICH YOU MUST ANSWER THE COMPLAINT. THE SUMMONS IS A COMMAND FROM THE COURT, NOT FROM US, AND YOU MUST FOLLOW ITS INSTRUCTIONS EVEN IF YOU DISPUTE THE VALIDITY OR AMOUNT OF THE DEBT. THE ADVICE IN THIS NOTICE ALSO DOES NOT AFFECT OUR RELATIONS WITH THE COURT. AS LAWYERS, WE MAY FILE PAPERS IN THE SUIT ACCORDING TO THE COURT'S RULES AND THE JUDGE'S INSTRUCTIONS.

STATE OF NEW YORK
SUPREME COURT

ONONDAGA COUNTY

AMERICAN TAX FUNDING, LLC,

COMPLAINT

Plaintiff,

Date Filed: 11-8-10

vs.

Index No. 2010-6482

BENJAMIN H. BUNTING;

The heirs-at-law, next of kin, distributees, executors,
administrators, assignees, lienors, creditors, successors-in-
interest and generally all persons having or claiming under, by or
through HAZEL T. MOORE, by purchase, inheritance, lien or
otherwise of any right, title or interest in and to the premises
described in the complaint herein, and all creditors thereof, and
the respective husbands, or widowers of hers, if any, all of whose
names and addresses are unknown to Plaintiff;

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION,
F/K/A JPMORGAN CHASE BANK F/K/A THE CHASE
MANHATTAN BANK;

SECNY FEDERAL CREDIT UNION F/K/A SCHOOL
EMPLOYEES OF CNY FEDERAL CREDIT UNION;
THE CITY OF SYRACUSE;

SYRACUSE URBAN RENEWAL AGENCY
and "JOHN DOE #1" THROUGH "JOHN DOE #100" ",

Defendants.

Plaintiff, by its attorneys, PHILLIPS LYTLE LLP, complaining of the defendants above-named,
alleges upon information and belief as follows:

1. Plaintiff, American Tax Funding, LLC, is a Florida limited liability company having an
address at 345 Jupiter Lakes Boulevard, Suite 300, Jupiter, Florida 33458.

2. Plaintiff is the owner and holder of certain duly levied tax liens (such tax lien or tax liens being collectively referred to as the "Tax Lien"), evidenced by certain tax lien certificates (collectively referred to as the "Tax Lien Certificate"), partial copies of which are attached hereto as Exhibit "A", encumbering that parcel or tract of land situate in the City of Syracuse and State of New York and known as Tax Account No.:093.-05-26.1, said parcel appearing on the tax assessment roll as 227 South Avenue to Tallman Street, City of Syracuse, New York (said premises being hereinafter referred to as the "Property"), said Exhibit "A" being incorporated herein by reference.

3. The defendants set forth in Schedule "A" hereof are made defendants in this action in the capacities therein alleged and for the purpose of foreclosing and extinguishing all right, title or interest of said defendants in the capacities set forth in Schedule "A" as well as for the purpose of extinguishing any other right, title or interest said defendants may have in the Property.

4. The United States of America, The People of the State of New York, The State Tax Commissioner of the State of New York, the Industrial Commissioner of the State of New York and all other agencies or instrumentalities of the federal, state or local government (by whatever name designated) if made parties to this action and if appearing in Schedule "B" hereof, are made parties solely by reason of the capacity or material set forth in Schedule "B" and for no other reason.

5. The defendants herein have, or claim to have, some interest in or lien upon the Property, which interest or lien is, unless specifically stated in Schedule "B", subject and subordinate, to the Tax Lien.

6. Plaintiff is entitled to foreclose on the Tax Lien pursuant to the Tax Lien Certificate and the City of Syracuse Tax and Assessment Act (Chapter 75 of the Laws of 1906, as amended) (the "Tax and Assessment Act") and the amount justly due and owing to Plaintiff is, upon information and belief, the Tax Lien Balance set forth on Schedule "C" hereof with interest thereon at the rate of 1% per month or

fraction thereof, together with the costs, attorneys' fees, allowances and disbursements for maintaining this action as provided in the Tax and Assessment Act.

7. The Property should be sold subject to:

- (a) Any state of facts that an inspection of the Property would disclose;
- (b) Any state of facts that an accurate survey of the Property would show;
- (c) Covenants, restrictions, easements and public utility agreements of record, if any;
- (d) Building and zoning ordinances of the municipality in which the Property is located and possible violations of the same;
- (e) Any rights of tenants or persons in possession of the subject Property not named in this action;
- (f) Any equity of redemption of the United States of America to redeem the Property within 120 days from date of sale;
- (g) Liens relating to the Property arising from the operation of any applicable federal law or from certain New York State environmental laws which have statutory priority or which may have attached and been perfected prior to the date of the Certificate;
- (h) All taxes, assessments and municipal charges levied by any village;
- (i) All unpaid and/or delinquent water charges or liens, pure water charges or liens and utility charges or liens;
- (j) Any other prior liens or encumbrances imposed by operation of law, including, without limitation, all taxes and other legal charges of all tax districts which accrued subsequent to the most recent Tax Lien on the Property.

8. In the event that Plaintiff possesses any other tax lien or other lien(s) against said Property either by way of judgment, junior mortgage or otherwise, Plaintiff requests that such other lien(s) shall not be merged in Plaintiff's cause of action set forth in this complaint, but that Plaintiff shall be permitted to enforce said other lien(s) and/or seek determination of priority thereof in any independent action(s) or proceeding(s).

9. No other action or proceeding is now pending at law or otherwise for the foreclosure of said Tax Lien or for recovery of the said sum due or any part thereof.

WHEREFORE, plaintiff demands judgment against defendants as follows:


(a) That the Court determine and enforce in all respects the priorities, rights, claims and demands of the several parties to this action, including the priorities, rights, claims and demands of the defendants as between themselves and that each and all of the defendants in this action having an interest subordinate and inferior to the Tax Lien, and all persons claiming by, through or under any of them subsequent to the commencement of this action and the filing of the notice of pendency herein may be forever barred and foreclosed of and from all estate, right, title, interest, claim, lien and equity of redemption of, in and to the Property and each and every part and parcel thereof;

(b) That the Court direct that the Property be sold according to law, subject to the items specified in this Complaint; and further

(c) That the monies arising from the sale of the Property and property located thereon be brought into Court; and that the Court direct the distribution or other disposition of the proceeds of the sale, except as otherwise provided by law, and that the Plaintiff be paid the amount adjudged to be due on the Tax Lien, with interest to the time of such payment, together with costs, attorneys' fees, allowances and disbursements of this action, and together with the expenses of the sale insofar as the amount of such monies properly applicable thereto will pay the same;

(d) That Plaintiff be awarded such other, further and different relief as the Court may deem just, proper and equitable.

Dated: November 4, 2020
Rochester, New York



Richard J. Evans, Jr.
PHILLIPS LITTLE LLP
Attorneys for Plaintiff
American Tax Funding, LLC
1400 First Federal Plaza
Rochester, New York 14614
(585) 758-2110

SCHEDULE A

DEFENDANT

CAPACITY

BENJAMIN H. BUNTING

Owner of record.

The heirs-at-law, next of kin, distributees, executors, administrators, assignees, lienors, creditors, successors-in-interest and generally all persons having or claiming under, by or through HAZEL T. MOORE, by purchase, inheritance, lien or otherwise of any right, title or interest in and to the premises described in the complaint herein, and all creditors thereof, and the respective husbands, or widowers of hers, if any, all of whose names and addresses are unknown to Plaintiff

Mortgagee by virtue of the mortgage recorded in Book 4153 of Mortgages, page 237.

JPMORGAN CHASE BANK,
NATIONAL ASSOCIATION, F/K/A
JPMORGAN CHASE BANK F/K/A THE
CHASE MANHATTAN BANK

Judgment creditor by virtue of a Onondaga County Supreme Court judgment docketed March 6, 2003 in the amount of \$32,501.55 vs. Benjamin Bunting.

Atty: Adair Kaul Murphy, et al.

SECNY FEDERAL CREDIT UNION
F/K/A SCHOOL EMPLOYEES OF CNY
FEDERAL CREDIT UNION

Judgment creditor by virtue of a Onondaga County Supreme Court judgment docketed July 2, 2004 in the amount of \$6,408.03 vs. Benjamin Bunting and Kathy Bunting.

Atty: Riehlman, Shafer, Shafer.

SCHEDULE A CONTINUED

DEFENDANT

CAPACITY

"JOHN DOE #1" THROUGH "JOHN
DOE #100"

The names of the last 100 defendants being fictitious, the true names of said defendants being unknown to plaintiff, it being intended to designate fee owners, tenants or occupants of the lien premises and/or persons or parties having or claiming an interest in or lien upon the lien premises, if the aforesaid individual defendants are living, and if any or all of said individual defendants be dead, their heirs at law, next of kin, distributees, executors, administrators, trustees, committees, devisees, legatees, and the assignees, lienors, creditors and successors in interest of them, and generally all persons having or claiming under, by, through, or against the said defendants named as a class, of any right, title or interest in or lien upon the premises described in the complaint herein.

CERTIFICATE OF DEATH

0 0 0 0 0 0 4 5 1 2

NAME FIRST: HAGEL		MIDDLE: T	LAST: MOORE	2. SEX: <input checked="" type="checkbox"/> MALE <input type="checkbox"/> FEMALE	3A. DATE OF DEATH: MONTH: 06 DAY: 27 YEAR: 89
PLACE OF DEATH: <input checked="" type="checkbox"/> HOSPITAL <input type="checkbox"/> OUTPATIENT <input type="checkbox"/> NURSING HOME <input type="checkbox"/> PRIVATE RESIDENCE <input type="checkbox"/> OTHER: Syracuse				4B. IF FACILITY: DATE ADMITTED: MONTH: 06 DAY: 15	
NAME OF FACILITY: (If not facility give address) ROUSE IRVING MEMORIAL HOSP				4D. LOCALITY: (Check one and specify) CITY OF: Syracuse VILLAGE OF: ONONDAGA TOWN OF: ONONDAGA	
14G. WAS DECEDENT TRANSFERRED FROM ANOTHER INSTITUTION? (If yes, specify institution name, city or town, county and state) NO					
DATE OF BIRTH: MONTH: 06 DAY: 15 YEAR: 1981		6. AGE: 8 YEARS		7A. CITY AND STATE OF BIRTH: (Country if not U.S.A.) CONWAY ARKANSAS	
7B. IF AGE UNDER 1 YEAR: NAME OF HOSPITAL OF BIRTH: CONWAY ARKANSAS		9. RACE: (Black, White, etc.) Black		10. HISPANIC ORIGIN? (If yes, specify) NO	
11. SOCIAL SECURITY NUMBER: 00611981		13. MARITAL STATUS: <input checked="" type="checkbox"/> NEVER MARRIED <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> WIDOWED <input type="checkbox"/> DIVORCED		14. SURVIVING SPOUSE: (If wife, provide maiden name)	
15. USUAL OCCUPATION: (Do not enter retired) BUSINESS MANAGER		15B. KIND OF BUSINESS OR INDUSTRY: REST AND LOUNGE		15C. NAME AND LOCALITY OF COMPANY OR FIRM: TIPPIN INN LOUNGE 13204 229 SOUTH AVE SYR NY	
16. RESIDENCE, STATE: NEW YORK COUNTY: ONONDAGA		16C. LOCALITY: (Check one and specify) CITY OF: Syracuse VILLAGE OF: ONONDAGA TOWN OF: ONONDAGA		16E. ZIP CODE: 13204	
17. STREET AND NUMBER OF RESIDENCE: 229 SOUTH AVE Syracuse New York		18. MAIDEN NAME OF MOTHER: Susan		18B. IF CITY OR VILLAGE IS RESIDENCE WITHIN CITY OR VILLAGE LIMITS? YES	
19. NAME OF INFORMANT: BENJAMIN H. BUNTING		19B. MAILING ADDRESS: (include zip code) 4918 McDONALD RD SYR NEW YORK 13215		20. PLACE OF BURIAL, CREMATION, REMOVAL OR OTHER DISPOSITION: CHARWOOD	
21. NAME AND ADDRESS OF FUNERAL HOME: Edmund L. Cole 2104 S Salina ST SYR NY		22. SIGNATURE OF FUNERAL DIRECTOR: Edmund L. Cole		21B. REGISTRATION NUMBER: 02745	
23. DATE FILED: MONTH: 06 DAY: 27 YEAR: 89		24A. BURIAL OR REMOVAL PERMIT ISSUED BY: James R. Miller mo		24B. DATE ISSUED: MONTH: 06 DAY: 26 YEAR: 89	
ITEMS 25 THROUGH 33 TO BE COMPLETED BY CERTIFYING PHYSICIAN					
25A. ON THE BASIS OF MY KNOWLEDGE, DEATH OCCURRED AT THE TIME, DATE AND PLACE AND DUE TO THE CAUSES STATED.					
25B. PRONOUNCED DEAD					
25C. HOUR: 06 25D. DATE SIGNED: 06 27 89					
25E. SIGNATURE OF CORONER OR CORONER'S PHYSICIAN, IF OTHER THAN CERTIFIER: D. D. Harris					
25F. MISCOR. PHYS. LICENSE NUMBER: 045346					
26. MANNER OF DEATH: <input checked="" type="checkbox"/> ACCIDENT <input type="checkbox"/> HOMICIDE <input type="checkbox"/> SUICIDE <input type="checkbox"/> UNDETERMINED CIRCUMSTANCES <input type="checkbox"/> MENTAL INVESTIGATION					
27. WAS CASE REFERRED TO CORONER OR MEDICAL EXAMINER? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO					
28. AUTOPSY? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO					
29. IF YES, WERE FINDINGS USED TO DETERMINE CAUSE OF DEATH? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO					

CONFIDENTIAL

SEE INSTRUCTION SHEET FOR COMPLETING CAUSE OF DEATH

CONFIDENTIAL

SCHEDULE B

DEFENDANT

THE CITY OF SYRACUSE

SYRACUSE URBAN RENEWAL
AGENCY

CAPACITY

To extinguish all rights and interests in the parcel being foreclosed other than those real property tax liens held by the City of Syracuse which, by law, have priority over the most recent Tax Lien being foreclosed herein.

To extinguish any right, title, claim or interest in the premises being foreclosed as indicated by, or relating to Contract for Sale of Land filed February 9, 1998.

SCHEDULE C

Tax Lien balance as of October 4, 2010

<u>Year</u>		<u>Amount</u>
1999	County	\$6,554.25
1999	City	\$8,036.68
2000	County	\$5,940.16
2001	County	\$1,516.43
2001	City	\$1,847.70

VERIFICATION

Richard J. Evans, Jr., the undersigned, an attorney admitted to practice in the courts of New York, duly affirms and says the following statement to be true under the penalties of perjury pursuant to CPLR 2106: He is an associate in the firm of Phillips Lytle LLP the attorneys for plaintiff in this action and that the foregoing Complaint is true to his own knowledge, except as to matters therein stated to be alleged on information and belief and as to those matters he believes it to be true; that the grounds of his belief as to all matters not stated upon his knowledge are correspondence and other writings furnished to him by plaintiff; and that the reason why the verification is not made by plaintiff is that plaintiff resides outside of Monroe County, that being the county in which your affiant maintains an office for the practice of law.

Dated: November 4, 2010



Richard J. Evans, Jr.

EXHIBIT "A"

3

ONONDAGA COUNTY CLERK'S OFFICE
 M. ANN CIARPELLI - COUNTY CLERK
 401 Montgomery St - Room 200
 Syracuse NY 13202

Phone: 315-435-2226
 Fax: 315-435-3455

Submitted by: SALT CITY
 Document type: TAX LIEN CERTIFICATE

1ST PARTY: CITY OF SYRACUSE

2ND PARTY: AMERICAN TAX FUNDING LLC
 WELLS FARGO FOOTHILL INC

Legal desc:

Receipt: 572242 RS

Type/Bk/Pg: MR00241633

Date filed: 12/28/2006 at 09:16
 Updated: 01/04/2007

Record and return to:
 PILLSBURY WINTHROP SHAW
 1540 BROADWAY
 NEW YORK NY 10036

RECORDING FEES

of pages: 137 x 3.00 \$ 411.00
 # of refs: x \$
 Basic: \$ 8.00

Total: \$ 419.00

MISCELLANEOUS FEES

RMI: \$ 20.00

Total: \$ 20.00

TOTAL PAID: \$439.00



M. ANN CIARPELLI
 Onondaga County Clerk

127
1129
137

**CITY OF SYRACUSE
STATE OF NEW YORK
TAX LIEN CERTIFICATE
August 2, 2006**

THIS CERTIFICATE, made as of August 2, 2006, from City of Syracuse, a municipality existing under the laws of the State of New York (the "Seller") having an address at City Hall, Syracuse, NY 13202, to American Tax Funding, LLC, a Florida Limited Liability Company, having an address at 345 Jupiter Lakes Blvd., Suite 300, Jupiter, FL 33458, BMO Capital Markets Corp. (formerly Harris Nesbitt Corp.), as collateral agent on behalf of certain secured parties, as nominee lien holder on behalf of Wells Fargo Foothill, Inc.

THAT THE SELLER, in consideration of TEN DOLLARS (\$10.00), lawful money of the United States, paid in hand by the Buyer, and other good and valuable consideration, receipt of which is hereby acknowledged, in accordance with the applicable sections of the City of Syracuse Tax and Assessment Act, **DOES HEREBY SELL, TRANSFER, ASSIGN, CONVEY, GRANT AND RELEASE** unto the Buyer and its successors and assigns **ALL RIGHT, TITLE AND INTEREST** in and to certain liens or encumbrances on real property arising from an unpaid tax, special ad valorem levy, special assessment or other charge imposed upon certain real property that, prior to August 2, 2006 (the "Sale Date"), became a lien or encumbrance on those certain parcels of real property (each, a "Property") located in the jurisdiction of the Seller and listed on Schedule A hereto, plus all interest, penalties, charges and surcharges imposed pursuant to law prior to the Sale Date (all such amounts with respect to a Property, collectively, a "Tax Lien") in the total amount (the "Tax Lien Principal Balance") set forth with respect to each Property on Schedule A hereto, plus interest accruing thereon from the Sale Date at the rate of one percent (1%) for each month or fraction thereof: provided, however, that in the case of Properties as to which the owners thereof were subject to bankruptcy proceedings on the Sale Date, interest shall accrue as permitted by applicable bankruptcy law. The Tax Lien Principal Balance and all accrued interest thereon shall be payable directly to the Buyer or its designee.

TO HAVE AND TO HOLD the premises herein granted unto the Buyer and its successors and assigns forever.

NOTICES, legal process or other papers relating to any of the Tax Liens must be personally served on the Buyer at its respective addresses set forth above.

IN WITNESS WHEREOF, the Seller has duly executed this Certificate as of the day and year first above written.

24 R
P.O. Box 600
540 Broadway, New York NY 10026

09:16 12/01 09:16

Approved as to form:

CITY OF SYRACUSE

John C. Black Jr.
Authorized Signature

By: Brian L. Roulin
Brian L. Roulin
Commissioner of Finance

STATE OF NEW YORK }
COUNTY OF ONONDAGA } ss

On August 2, 2006, before me, that undersigned, a Notary Public in and for said State, personally appeared Brian L. Roulin, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

JOHN C. BLACK JR.
Notary Public, State of New York
Qualified in Onondaga County
Commission Expires May 31, 2007

John C. Black Jr.
Notary Public

+++++

ONONDAGA COUNTY CLERK'S OFFICE
M. ANN CIARPELLI - COUNTY CLERK
401 Montgomery St - Room 200
Syracuse NY 13202

Phone: 315-435-2226
Fax: 315-435-3455

Submitted by: SALT CITY
Document type: TAX LIEN CERTIFICATE

1ST PARTY: CITY OF SYRACUSE

2ND PARTY:

Legal desc: *SEE MISC FILED 2007 FOR ORIGINAL DOCUMENT

RECORDING FEES

of pages: 141 x \$ 0.00
of refs: 34 x \$
Basic: \$

=====
Total: \$

Receipt: 647846 RS

Type/Bk/Pg: MR00248746

Date filed: 11/20/2007 at 14:44
Updated: 11/21/2007

Record and return to:
XXXXXX

MISCELLANEOUS FEES

RMI: \$

=====
Total: \$

TOTAL PAID:



M. ANN CIARPELLI
Onondaga County Clerk

TAX MAP	ACCOUNT NUMBER	OWNER	ADDRESS	TAX YEAR	TYPE	AMOUNT
092.-27-17.0	1114000500	MATTICE NICOLE	CADWELL PL	1995	0	852.82
092.-27-17.0	1114000500	MATTICE NICOLE	CADWELL PL	2005	0	815.60
092.-27-17.0	1114000500	MATTICE NICOLE	CADWELL PL	2005	0	910.89
092.-27-24.0	1114100800	CARDINELL JAMES & HARRIET	CADWELL ST	2005	0	802.45
093.-01-07.0	1040006200	BURKE GEORGE	HOLLAND ST	2000	0	1,057.27
093.-01-07.0	1040006200	BURKE GEORGE	HOLLAND ST	2001	0	955.19
093.-01-07.0	1040006200	BURKE GEORGE	HOLLAND ST	2001	0	38.52
093.-01-27.0	1022000700	PACELLI STEPHEN	DELAWARE ST	2002	0	838.00
093.-01-27.0	1022000700	PACELLI STEPHEN	DELAWARE ST	2003	0	894.44
093.-01-27.0	1022000700	PACELLI STEPHEN	DELAWARE ST	2004	0	856.26
093.-01-27.0	1022000700	PACELLI STEPHEN	DELAWARE ST	2005	0	577.30
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	174.58
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2001	0	512.74
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2001	0	711.86
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2002	0	973.25
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	1998	0	1,293.21
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	1998	0	685.35
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	1999	0	1,210.16
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	1999	0	1,101.08
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	1,704.75
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	3,983.15
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2004	0	4,601.75
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	8,223.88
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	5,871.08
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	340.38
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	1,546.61
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	3,523.74
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	4,320.75
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	3,193.55
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	895.98
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	1,081.68
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	1,875.52
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	692.91
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	748.57
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	1,200.63
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	918.76
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	944.12
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	884.90
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	1,151.23
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	781.92
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	1,105.83
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	1,708.33
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	123.85
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	1,966.84
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	241.66
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	351.85
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	802.34
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	1,005.69
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	761.24
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	963.94
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	706.73
093.-02-03.0	1040003200	SMITH MONIFA	HOLLAND ST	2005	0	854.22

Exhibit “C”

**Copy of Foreclosure Summons and Complaint Filed by Defendants Against Named
Plaintiff Nicole M. Dorch**

STATE OF NEW YORK
SUPREME COURT

ONONDAGA COUNTY

AMERICAN TAX FUNDING, LLC,

SUMMONS

Plaintiff,

Date Filed: 11-12-10

vs.

Index No. 2010-6568

NICOLE M. DORCH;
TAMMY J. BURGOS;
DENNIS J. BURGOS;
ONONDAGA COUNTY DEPARTMENT OF SOCIAL
SERVICES;
CROUSE RADIOLOGY ASSOCIATES, L.L.P.;
CROUSE HOSPITAL PHYSICIANS, INC.;
CROUSE HEALTH HOSPITAL, INC.
D/B/A CROUSE HOSPITAL;
THE CITY OF SYRACUSE
and JOHN DOE,

Defendants.

TO THE ABOVE NAMED DEFENDANTS:

YOU ARE HEREBY SUMMONED to answer the Complaint in this action, and to serve a copy of your Answer, or, if the Complaint is not served with this Summons, to serve a Notice of Appearance on the plaintiff's attorneys within thirty (30) days after the service of this Summons, exclusive of the day of service. The United States of America, if designated as a defendant in this action, may answer or appear within sixty (60) days of service hereof. In case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded in the Complaint.

Plaintiff designates Onondaga County as the place of trial. Venue is based upon the County in which the property being foreclosed upon is situate.

NOTICE**YOU ARE IN DANGER OF LOSING YOUR HOME**

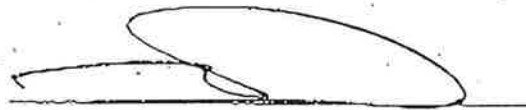
If you do not respond to this summons and complaint by serving a copy of the answer on the attorney for the company who filed this foreclosure proceeding against you and filing the answer with the court, a default judgment may be entered and you can lose your home.

Speak to an attorney or go to the court where your case is pending for further information on how to answer the summons and protect your property.

Sending a payment will not stop this foreclosure.

YOU MUST RESPOND BY SERVING A COPY OF THE ANSWER ON THE ATTORNEY FOR THE PLAINTIFF AND FILING THE ANSWER WITH THE COURT.

Dated: November 8, 2010



Richard M. Beers, Jr.
PHILLIPS LYTTLE LLP
Attorneys for Plaintiff
American Tax Funding, LLC
1400 First Federal Plaza
Rochester, NY 14614
Tel. No. (585) 758-2110

HELP FOR HOMEOWNERS IN FORECLOSURE

NEW YORK STATE LAW REQUIRES THAT WE SEND YOU THIS NOTICE ABOUT THE FORECLOSURE PROCESS. PLEASE READ IT CAREFULLY.

Summons and Complaint

You are in danger of losing your home. If you fail to respond to the summons and complaint in this foreclosure action, you may lose your home. Please read the summons and complaint carefully. You should immediately contact an attorney or your local legal aid office to obtain advice on how to protect yourself.

Sources of Information and Assistance.

The State encourages you to become informed about your options in foreclosure. In addition to seeking assistance from an attorney or legal aid office, there are government agencies, and non-profit organizations that you may contact for information about possible options, including trying to work with your lender during this process.

To locate an entity near you, you may call the toll-free helpline maintained by the New York State Banking Department at 1-877-BANK-NYS (1-877-226-5697) or visit the Department's website at <http://www.banking.state.ny.us>.

Foreclosure Rescue Scams

Be careful of people who approach you with offers to "save" your home. There are individuals who watch for notices of foreclosure actions in order to unfairly profit from a homeowner's distress. You should be extremely careful about any such promises and any suggestions that you pay them a fee or sign over your deed. State law requires anyone offering such services for profit to enter into a contract which fully describes the services they will perform and fees they will charge, and which prohibits them from taking any money from you until they have completed all such promised services.

**NOTICE REQUIRED BY THE FAIR DEBT
COLLECTION PRACTICES ACT
(THE ACT), 15 U.S.C. SECTION 1601 AS AMENDED**

1. THE AMOUNT OF THE DEBT AS OF THE DATE ON THE ATTACHED COMPLAINT IS SET FORTH ON SCHEDULE C OF THIS COMPLAINT. BECAUSE OF INTEREST, ATTORNEYS' FEES AND COSTS AND OTHER CHARGES THAT MAY VARY FROM DAY TO DAY, THE AMOUNT DUE ON THE DATE YOU PAY MAY BE GREATER THAN THE AMOUNT SHOWN ON SCHEDULE C. BEFORE SENDING A CHECK, CONTACT THE CREDITOR IN WRITING OR BY TELEPHONE TO CONFIRM THE EXACT AMOUNT OF THE DEBT THAT WILL BE DUE ON THE DAY YOU PAY THE DEBT. YOU MAY CONTACT THE CREDITOR AMERICAN TAX FUNDING, LLC, P.O. BOX 863517, ORLANDO, FLORIDA 32886 OR BY TELEPHONE AT 888-289-8297.

2. THE PLAINTIFF AS NAMED IN THE ATTACHED COMPLAINT IS THE CREDITOR TO WHOM THE DEBT IS OWED.

3. THE DEBT DESCRIBED IN THE COMPLAINT ATTACHED HERETO WILL BE ASSUMED TO BE VALID BY THE CREDITOR'S LAW FIRM, UNLESS THE DEBTOR, WITHIN THIRTY (30) DAYS AFTER THE RECEIPT OF THIS NOTICE, DISPUTES THE VALIDITY OF THE DEBT OR SOME PORTION THEREOF.

4. IF THE DEBTOR NOTIFIES THE CREDITOR'S LAW FIRM IN WRITING WITHIN THIRTY (30) DAYS OF THE RECEIPT OF THIS NOTICE THAT THE DEBT OR ANY PORTION THEREOF IS DISPUTED, THE CREDITOR'S LAW FIRM WILL OBTAIN A VERIFICATION OF THE DEBT AND A COPY OF THE VERIFICATION WILL BE MAILED TO THE DEBTOR BY THE CREDITOR'S LAW FIRM.

5. IF THE CREDITOR NAMED AS PLAINTIFF IN THE ATTACHED COMPLAINT IS NOT THE ORIGINAL CREDITOR, AND IF THE DEBTOR MAKES A WRITTEN REQUEST TO THE CREDITOR'S LAW FIRM WITHIN THE THIRTY (30) DAYS FROM THE RECEIPT OF THIS NOTICE, THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WILL BE MAILED TO THE DEBTOR BY THE CREDITOR'S LAW FIRM.

6. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

7. THIS ADVICE PERTAINS TO YOUR DEALINGS WITH US AS A DEBT COLLECTOR. IT DOES NOT AFFECT YOUR DEALINGS WITH THE COURT, AND IN PARTICULAR IT DOES NOT CHANGE THE TIME AT WHICH YOU MUST ANSWER THE COMPLAINT. THE SUMMONS IS A COMMAND FROM THE COURT, NOT FROM US, AND YOU MUST FOLLOW ITS INSTRUCTIONS EVEN IF YOU DISPUTE THE VALIDITY OR AMOUNT OF THE DEBT. THE ADVICE IN THIS NOTICE ALSO DOES NOT AFFECT OUR RELATIONS WITH THE COURT. AS LAWYERS, WE MAY FILE PAPERS IN THE SUIT ACCORDING TO THE COURT'S RULES AND THE JUDGE'S INSTRUCTIONS.

STATE OF NEW YORK
SUPREME COURT

ONONDAGA COUNTY

AMERICAN TAX FUNDING, LLC,

COMPLAINT

Plaintiff,

Date Filed: 11-12-10

vs.

Index No. 2010-6568

NICOLE M. DORCH;
TAMMY J. BURGOS;
DENNIS J. BURGOS;
ONONDAGA COUNTY DEPARTMENT OF SOCIAL
SERVICES;
CROUSE RADIOLOGY ASSOCIATES, L.L.P.;
CROUSE HOSPITAL PHYSICIANS, INC.;
CROUSE HEALTH HOSPITAL, INC.
D/B/A CROUSE HOSPITAL;
THE CITY OF SYRACUSE
and JOHN DOE,

Defendants.

Plaintiff, by its attorneys, PHILLIPS LYTTLE LLP, complaining of the defendants above-named, alleges upon information and belief as follows:

1. Plaintiff, American Tax Funding, LLC, is a Florida limited liability company having an address at 345 Jupiter Lakes Boulevard, Suite 300, Jupiter, Florida 33458.

2. Plaintiff is the owner and holder of certain duly levied tax liens (such tax lien or tax liens being collectively referred to as the "Tax Lien"), evidenced by certain tax lien certificates (collectively referred to as the "Tax Lien Certificate"), partial copies of which are attached hereto as Exhibit "A", encumbering that parcel or tract of land situate in the City of Syracuse and State of New York and known

as Tax Account No.:028-11-34.0, said parcel appearing on the tax assessment roll as 316 Greenway Avenue, City of Syracuse, New York (said premises being hereinafter referred to as the "Property"), said Exhibit "A" being incorporated herein by reference.

3. The defendants set forth in Schedule "A" hereof are made defendants in this action in the capacities therein alleged and for the purpose of foreclosing and extinguishing all right, title or interest of said defendants in the capacities set forth in Schedule "A" as well as for the purpose of extinguishing any other right, title or interest said defendants may have in the Property.

4. The United States of America, The People of the State of New York, The State Tax Commissioner of the State of New York, the Industrial Commissioner of the State of New York and all other agencies or instrumentalities of the federal, state or local government (by whatever name designated) if made parties to this action and if appearing in Schedule "B" hereof, are made parties solely by reason of the capacity or material set forth in Schedule "B" and for no other reason.

5. The defendants herein have, or claim to have, some interest in or lien upon the Property, which interest or lien is, unless specifically stated in Schedule "B", subject and subordinate, to the Tax Lien.

6. Plaintiff is entitled to foreclose on the Tax Lien pursuant to the Tax Lien Certificate and the City of Syracuse Tax and Assessment Act (Chapter 75 of the Laws of 1906, as amended) (the "Tax and Assessment Act") and the amount justly due and owing to Plaintiff is, upon information and belief, the Tax Lien Balance set forth on Schedule "C" hereof with interest thereon at the rate of 1% per month or fraction thereof, together with the costs, attorneys' fees, allowances and disbursements for maintaining this action as provided in the Tax and Assessment Act.

7. The Property should be sold subject to:
- (a) Any state of facts that an inspection of the Property would disclose;
 - (b) Any state of facts that an accurate survey of the Property would show;
 - (c) Covenants, restrictions, easements and public utility agreements of record, if any;
 - (d) Building and zoning ordinances of the municipality in which the Property is located and possible violations of the same;
 - (e) Any rights of tenants or persons in possession of the subject Property not named in this action;
 - (f) Any equity of redemption of the United States of America to redeem the Property within 120 days from date of sale;
 - (g) Liens relating to the Property arising from the operation of any applicable federal law or from certain New York State environmental laws which have statutory priority or which may have attached and been perfected prior to the date of the Certificate;
 - (h) All taxes, assessments and municipal charges levied by any village;
 - (i) All unpaid and/or delinquent water charges or liens, pure water charges or liens and utility charges or liens;
 - (j) Any other prior liens or encumbrances imposed by operation of law, including, without limitation, all taxes and other legal charges of all tax districts which accrued subsequent to the most recent Tax Lien on the Property.

8. In the event that Plaintiff possesses any other tax lien or other lien(s) against said Property either by way of judgment, junior mortgage or otherwise, Plaintiff requests that such other lien(s) shall not be merged in Plaintiff's cause of action set forth in this complaint, but that Plaintiff shall be permitted to enforce said other lien(s) and/or seek determination of priority thereof in any independent action(s) or proceeding(s).

9. No other action or proceeding is now pending at law or otherwise for the foreclosure of said Tax Lien or for recovery of the said sum due or any part thereof.

WHEREFORE, plaintiff demands judgment against defendants as follows:


(a) That the Court determine and enforce in all respects the priorities, rights, claims and demands of the several parties to this action, including the priorities, rights, claims and demands of the defendants as between themselves and that each and all of the defendants in this action having an interest subordinate and inferior to the Tax Lien, and all persons claiming by, through or under any of them subsequent to the commencement of this action and the filing of the notice of pendency herein may be forever barred and foreclosed of and from all estate, right, title, interest, claim, lien and equity of redemption of, in and to the Property and each and every part and parcel thereof;

(b) That the Court direct that the Property be sold according to law, subject to the items specified in this Complaint; and further

(c) That the monies arising from the sale of the Property and property located thereon be brought into Court; and that the Court direct the distribution or other disposition of the proceeds of the sale, except as otherwise provided by law, and that the Plaintiff be paid the amount adjudged to be due on the Tax Lien, with interest to the time of such payment, together with costs, attorneys' fees, allowances and disbursements of this action, and together with the expenses of the sale insofar as the amount of such monies properly applicable thereto will pay the same;

(d) That Plaintiff be awarded such other, further and different relief as the Court may deem just, proper and equitable.

Dated: November 8, 2010
Rochester, New York



Richard M. Beers, Jr.
PHILLIPS LYTTLE LLP
Attorneys for Plaintiff
American Tax Funding, LLC
1400 First Federal Plaza
Rochester, New York 14614
(585) 758-2110

SCHEDULE A**DEFENDANT****CAPACITY**

NICOLE M. DORCH

Owner of record.

TAMMY J. BURGOS

Mortgagee by virtue of the mortgage recorded in Book 14291 of Mortgages, page 432.

DENNIS J. BURGOS

Mortgagee by virtue of the mortgage recorded in Book 14291 of Mortgages, page 432.

CROUSE RADIOLOGY ASSOCIATES,
L.L.P.

Judgment creditor by virtue of a Syracuse City Court judgment docketed January 10, 2008 in the amount of \$991.91 vs. Nicole Dorch.

Atty: Joel Melnicoff

CROUSE HOSPITAL PHYSICIANS,
INC.

Judgment creditor by virtue of a Syracuse City Court judgment docketed September 8, 2008 in the amount of \$797.74 vs. Nicole Dorch.

Atty: Newman & Lickstein

CROUSE HEALTH HOSPITAL, INC.
D/B/A CROUSE HOSPITAL

Judgment creditor by virtue of a Syracuse City Court judgment docketed October 22, 2008 in the amount of \$2,329.48 vs. Nicole Dorch; and a Syracuse City Court judgment docketed February 15, 2010 in the amount of \$3,412.34 vs. Nicole Dorch.

Atty: Robert P. Rothman

JOHN DOE

Said name being fictitious, it being the intention of Plaintiff to designate any and all occupants, tenants, persons or corporations, if any, having or claiming an interest in or lien upon the premises being foreclosed herein.

SCHEDULE B**DEFENDANT****CAPACITY**

ONONDAGA COUNTY DEPARTMENT
OF SOCIAL SERVICES

Mortgagee by virtue of the mortgage recorded in
Book 15153 of Mortgages, page 831.

THE CITY OF SYRACUSE

To extinguish all rights and interests in the
parcel being foreclosed other than those real
property tax liens held by the City of Syracuse
which, by law, have priority over the most
recent Tax Lien being foreclosed herein.

SCHEDULE C

Tax Lien balance as of November 2, 2010:

<u>Year</u>	<u>Type</u>	<u>Amount</u>
2006	COUNTY	\$1,789.01
2006	CITY	\$1,854.84

VERIFICATION

Richard M. Beers, Jr., the undersigned, an attorney admitted to practice in the courts of New York, duly affirms and says the following statement to be true under the penalties of perjury pursuant to CPLR 2106: He is a partner of Phillips Lytle LLP the attorneys for plaintiff in this action and that the foregoing Complaint is true to his own knowledge, except as to matters therein stated to be alleged on information and belief and as to those matters he believes it to be true; that the grounds of his belief as to all matters not stated upon his knowledge are correspondence and other writings furnished to him by plaintiff; and that the reason why the verification is not made by plaintiff is that plaintiff resides outside of Monroe County, that being the county in which your affiant maintains an office for the practice of law.

Dated: November 8, 2010



Richard M. Beers, Jr.

SCHEDULE A

ONONDAGA COUNTY CLERK'S OFFICE
M. ANN CIARPELLI - COUNTY CLERK
401 Montgomery St - Room 200
Syracuse NY 13202

Phone: 315-435-2226
Fax: 315-435-3455

Submitted by: SALT CITY

Document type: TAX LIEN CERTIFICATE

1ST PARTY: AMERICAN TAX FUNDING LLC
WELLS FARGO FOOTHILL CORP

2ND PARTY: CITY OF SYRACUSE

Legal desc:

RECORDING FEES

of pages: 64 x 3.00 \$ 192.00
of refs: x \$
basic: \$ 8.00

=====
Total: \$ 200.00

Receipt: 692687 RS

Type/Bk/Pg: MR00252698

Date filed: 06/11/2008 at 14:40
Updated: 06/12/2008

Record and return to:
PHILLIPS LYTTLE HITCHCOCK &
BLAINE & HUBER
1400 FIRST FEDERAL PLAZA
ROCHESTER NY 14614

MISCELLANEOUS FEES

RMI: \$ 20.00

=====
Total: \$ 20.00

.....
TOTAL PAID: \$220.00



M. ANN CIARPELLI
Onondaga County Clerk

**CITY OF SYRACUSE
STATE OF NEW YORK
TAX LIEN CERTIFICATE
January 31, 2008**

THIS CERTIFICATE, made as of January 31, 2008, from City of Syracuse, a municipality existing under the laws of the State of New York (the "Seller") having an address at City Hall, Syracuse, NY 13202, to American Tax Funding, LLC, Wells Fargo Foothill Corp as Secured Party, a Florida Limited Liability Company, having an address at 345 Jupiter Lakes Blvd., Suite 300, Jupiter, FL 33458.

THAT THE SELLER, in consideration of TEN DOLLARS (\$10.00), lawful money of the United States, paid in hand by the Buyer, and other good and valuable consideration, receipt of which is hereby acknowledged, in accordance with the applicable sections of the City of Syracuse Tax and Assessment Act, **DOES HEREBY SELL, TRANSFER, ASSIGN, CONVEY, GRANT AND RELEASE** unto the Buyer and its successors and assigns **ALL RIGHT, TITLE AND INTEREST** in and to certain liens or encumbrances on real property arising from an unpaid tax, special ad valorem levy, special assessment or other charge imposed upon certain real property that, prior to January 31, 2008 (the "Sale Date"), became a lien or encumbrance on those certain parcels of real property (each, a "Property") located in the jurisdiction of the Seller and listed on Schedule A hereto, plus all interest, penalties, charges and surcharges imposed pursuant to law prior to the Sale Date (all such amounts with respect to a Property, collectively, a "Tax Lien") in the total amount (the "Tax Lien Principal Balance") set forth with respect to each Property on Schedule A hereto, plus interest accruing thereon from the Sale Date at the rate of one percent (1%) for each month or fraction thereof; provided, however, that in the case of Properties as to which the owners thereof were subject to bankruptcy proceedings on the Sale Date, interest shall accrue as permitted by applicable bankruptcy law. The Tax Lien Principal Balance and all accrued interest thereon shall be payable directly to the Buyer or its designee.

TO HAVE AND TO HOLD the premises herein granted unto the Buyer and its successors and assigns forever.

NOTICES, legal process or other papers relating to any of the Tax Liens must be personally served on the Buyer at its respective addresses set forth above.

IN WITNESS WHEREOF, the Seller has duly executed this Certificate as of the day and year first above written.

Recorder return to:
Phillips Lytle LLP
1400 First Federal Plaza
Rochester NY 14614
Attn: RMB

ONONDAGA COUNTY CLERK'S OFFICE
M. ANN CIARPELLI - COUNTY CLERK
401 Montgomery St - Room 200
Syracuse NY 13202

Phone: 315-435-2226
Fax: 315-435-3455

Submitted by: SALT CITY

Document type: TAX LIEN CERTIFICATE

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WELLS FARGO FOOTHILL CORP

2ND PARTY: CITY OF SYRACUSE

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ROCHESTER NY 14614

MISCELLANEOUS FEES

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Total: \$ 20.00

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M. ANN CIARPELLI
Onondaga County Clerk

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IN WITNESS WHEREOF, the Seller has duly executed this Certificate as of the day and year first above written.

Records return to:
Phillips Lytle LLP
1400 First Federal Plaza
Rochester, NY 14614
Attn: RMB

Approved as to form:

CITY OF SYRACUSE

John C Black Jr
Authorized Signature

By:

David DelVecchio
Commissioner of Finance

STATE OF NEW YORK }

} ss:

COUNTY OF ONONDAGA }

On January 31, 2008, before me, that undersigned, a Notary Public in and for said State, personally appeared David DelVecchio personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

John C Black Jr
Notary Public

JOHN C. BLACK JR.
Notary Public, State of New York
No. 4695464
Qualified in Onondaga County
Commission Expires May 31, 2011

Syracuse

0607101100	016-07-17.0	125 BEECHER ST	REEVES JOHN & PAUL S JR	2006 CITY	\$713.59
0607101501	016-14-01.0	106 BEECHER ST	BACK YARD ENTRTNMNT INC	2006 CITY	\$1,327.75
0613000600	103-07-07.0	215 BURNET AVE	MORELAND CHRISTOPHER	2006 CITY	\$3,925.01
0613017600	029-09-01.0	1223 BURNET AVE & TEALL AVE	PURCELL KIRSTEN M	2006 CITY	\$8,535.61
0613018200	028-14-18.0	1361 BURNET AVE	HEINS JOHN	2006 CITY	\$1,750.85
0613019300	028-14-17.0	1367 BURNET AVE	HEINS JOHN	2006 CITY	\$1,712.59
0613021700	028-11-22.0	1425 BURNET AVE	RUDY STEPHEN	2006 CITY	\$1,686.88
0613102200	016-03-03.0	808 BUTTERNUT ST	CALABRIA ANTHONY	2006 CITY	\$3,720.18
0613102300	016-03-04.0	810 BUTTERNUT ST	CALABRIA ANTHONY & BETTY	2006 CITY	\$1,675.86
0626005800	029-01-23.0	413 ELM ST	FRIEDMAN CHAYA	2006 CITY	\$1,197.75
0631100500	018-09-22.0	111 GERTRUDE ST	FRIER SHARON M	2006 CITY	\$1,442.52
0631103900	018-03-64.0	303 GERTRUDE ST	CURTIS ALFRED	2006 CITY	\$897.94
0635303000	028-11-34.0	316 GREENWAY AVE	DORCH NICOLE M	2006 CITY	\$1,384.21
0635303300	028-11-37.0	322 GREENWAY AVE	SABLOWSKI ROSE	2006 CITY	\$1,457.46
0638000700	018-04-25.0	123 HENDERSON ST	GASKO BERNICE & KARL H	2006 CITY	\$1,236.80
0638101400	019-24-07.0	114 HERBST AVE	UTHMAN NASSER	2006 CITY	\$1,878.09
0653005100	018-09-11.0	611 LODI ST	TRAN PHUONG	2006 CITY	\$1,791.45
0657002200	029-15-09.0	179 MATHER ST	SHAVAR LENA	2006 CITY	\$1,270.84
0680101800	019-20-05.0	110 SCHULER ST	LEBLANC PATRICK	2006 CITY	\$1,042.60
0691000201	103-07-15.0	206 TOWNSEND ST N	MEVEK DANNY LOUIS & KAY E	2006 CITY	\$4,025.20
0693103700	018-21-18.0	610 VINE ST	CASLER DANIEL H	2006 CITY	\$1,126.19
0697102200	029-06-09.0	523 WINTON ST	TALARICO SUZANNE VIEAU-	2006 CITY	\$2,352.42
0697103700	019-23-05.0	613 WINTON ST	GORSCH LAUREL W	2006 CITY	\$1,014.37
0697104301	019-24-24.1	606-14 WINTON ST & ROBINSON ST	SHIBLEY J LEE	2006 CITY	\$3,405.17
0704005600	111-02-19.0	606 AVERY AVE	SUPERNALTY TERRY	2006 CITY	\$1,064.66
0704006300	112-20-21.0	709 AVERY AVE	BERGMAN DARLANA	2006 CITY	\$1,560.26
0704009500	112-13-57.0	816-18 AVERY AVE	STACEY KARL L JR & MARY P	2006 CITY	\$1,176.92
0704013500	112-01-17.0	1017 AVERY AVE	SANFILIPPO MARK A	2006 CITY	\$538.48
0726004000	112-09-08.0	713 EMERSON AVE	LEER DEVEL GROUP 55	2006 CITY	\$907.84
0726006001	112-05-15.0	833 EMERSON AVE	BLOSS GEORGE M &	2006 CITY	\$1,065.83
0726013300	113-02-02.0	1025 EMERSON AVE & KANE RD	HILLS ROBERT	2006 CITY	\$521.63
0726202500	112-23-17.0	206 ERIE ST	PAST MARILYN LOUISE	2006 CITY	\$1,383.54
0726301400	112-13-06.0	205 ESSEX ST	HALSTEAD MARTIN K	2006 CITY	\$2,051.55
0737100500	112-20-10.0	117-19 HAYDEN AVE	WHITE RAYMOND R	2006 CITY	\$1,500.08
0737101500	112-19-21.0	132 HAYDEN AVE	FATCHERIC III MICHAEL &	2006 CITY	\$588.27
0737101600	112-17-11.0	211 HAYDEN AVE	SISKOWSKI MICHAEL J &	2006 CITY	\$1,219.35
0738000600	112-24-04.0	113 HERKIMER ST	SNYDER JOHN &	2006 CITY	\$1,800.91

Exhibit “D”


Affidavit of Thom Dellwo

STATE OF NEW YORK)
COUNTY OF ONONDAGA) ss.:

AFFIDAVIT

THOM DELLWO, being duly sworn, deposes and says that:

1. I am over the age of 18 years and am an employee of Cooperative Federal Credit Union in Syracuse, New York where I provide foreclosure prevention counseling services.
2. On or about November 24, 2010, at the request of Nicole Dorch, I contacted American Tax Funding, LLC in an attempt to resolve a foreclosure action that had been commenced by them against Ms. Dorch. I inquired as to the possibility of Ms. Dorch entering into some sort of repayment agreement for the amount that was alleged to be owed by her in the foreclosure complaint, and also whether it was advisable or necessary for Ms. Dorch to file an answer in the foreclosure action.
3. The representative that I spoke with responded that they did not consider repayment agreements where the amount alleged to be owed was less than \$5,000.00, and that Ms. Dorch would need to contact their attorney at Phillips Lytle to inquire as to the filing of an answer.
4. I also contacted Phillips Lytle who indicated that it would be advisable to file a written answer to the foreclosure complaint.
5. At this point, I told Ms. Dorch that it would be best for her to contact an attorney to help her with this matter.


THOM DELLWO

Sworn to before me this
10th day of January, 2011.


Notary Public

KENNETH B. EHRESMAN
Notary Public • State of New York
Onondaga County, No. 02EH6143404
My Commission Expires April 17, 20 14

Exhibit “E”

**Copy of Foreclosure Summons and Complaint Filed by Defendants Against Named
Plaintiff Brian Kelley**

STATE OF NEW YORK
SUPREME COURT

ONONDAGA COUNTY

COPY

AMERICAN TAX FUNDING, LLC,

Plaintiff,

vs.

SUMMONS

Date Filed: 3/24/10

Index No. 2010-1685

BRIAN KELLEY;
ONONDAGA COUNTY COMMISSIONER OF SOCIAL
SERVICES;
AMERICAN BUSINESS LEASING, INC., AS
ASSIGNEE OF INTERSTATE LEASING, CO.;
ST. JOSEPH'S HOSPITAL HEALTH CENTER;
THE CITY OF SYRACUSE
and "JOHN DOE #1" THROUGH "JOHN DOE #100",

Defendants.

TO THE ABOVE NAMED DEFENDANTS:

YOU ARE HEREBY SUMMONED to answer the Complaint in this action, and to serve a copy of your Answer, or, if the Complaint is not served with this Summons, to serve a Notice of Appearance on the plaintiff's attorneys within thirty (30) days after the service of this Summons, exclusive of the day of service. The United States of America, if designated as a defendant in this action, may answer or appear within sixty (60) days of service hereof. In case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded in the Complaint.

Plaintiff designates Onondaga County as the place of trial. Venue is based upon the County in which the property being foreclosed upon is situate.

NOTICE

YOU ARE IN DANGER OF LOSING YOUR HOME

If you do not respond to this summons and complaint by serving a copy of the answer on the attorney for the company who filed this foreclosure proceeding against you and filing the answer with the court, a default judgment may be entered and you can lose your home.

Speak to an attorney or go to the court where your case is pending for further information on how to answer the summons and protect your property.

Sending a payment will not stop this foreclosure.

YOU MUST RESPOND BY SERVING A COPY OF THE ANSWER ON THE ATTORNEY FOR THE PLAINTIFF AND FILING THE ANSWER WITH THE COURT.

DATED: March 17, 2010



Richard J. Evans, Jr.
PHILLIPS LYTTLE LLP
Attorneys for Plaintiff
American Tax Funding, LLC
1400 First Federal Plaza
Rochester, NY 14614
Tel. No. (585) 758-2110

HELP FOR HOMEOWNERS IN FORECLOSURE

NEW YORK STATE LAW REQUIRES THAT WE SEND YOU THIS NOTICE ABOUT THE FORECLOSURE PROCESS. PLEASE READ IT CAREFULLY.

Summons and Complaint

You are in danger of losing your home. If you fail to respond to the summons and complaint in this foreclosure action, you may lose your home. Please read the summons and complaint carefully. You should immediately contact an attorney or your local legal aid office to obtain advice on how to protect yourself.

Sources of Information and Assistance.

The State encourages you to become informed about your options in foreclosure. In addition to seeking assistance from an attorney or legal aid office, there are government agencies, and non-profit organizations that you may contact for information about possible options, including trying to work with your lender during this process.

To locate an entity near you, you may call the toll-free helpline maintained by the New York State Banking Department at 1-877-BANK-NYS (1-877-226-5697) or visit the Department's website at <http://www.banking.state.ny.us>.

Foreclosure Rescue Scams

Be careful of people who approach you with offers to "save" your home. There are individuals who watch for notices of foreclosure actions in order to unfairly profit from a homeowner's distress. You should be extremely careful about any such promises and any suggestions that you pay them a fee or sign over your deed. State law requires anyone offering such services for profit to enter into a contract which fully describes the services they will perform and fees they will charge, and which prohibits them from taking any money from you until they have completed all such promised services.

**NOTICE REQUIRED BY THE FAIR DEBT
COLLECTION PRACTICES ACT
(THE ACT), 15 U.S.C. SECTION 1601 AS AMENDED**

1. THE AMOUNT OF THE DEBT AS OF THE DATE ON THE ATTACHED COMPLAINT IS SET FORTH ON SCHEDULE C OF THIS COMPLAINT. BECAUSE OF INTEREST, ATTORNEYS' FEES AND COSTS AND OTHER CHARGES THAT MAY VARY FROM DAY TO DAY, THE AMOUNT DUE ON THE DATE YOU PAY MAY BE GREATER THAN THE AMOUNT SHOWN ON SCHEDULE C. BEFORE SENDING A CHECK, CONTACT THE CREDITOR IN WRITING OR BY TELEPHONE TO CONFIRM THE EXACT AMOUNT OF THE DEBT THAT WILL BE DUE ON THE DAY YOU PAY THE DEBT. YOU MAY CONTACT THE CREDITOR AMERICAN TAX FUNDING, LLC, P.O. BOX 863517, ORLANDO, FLORIDA 32886 OR BY TELEPHONE AT 888-289-8297.

2. THE PLAINTIFF AS NAMED IN THE ATTACHED COMPLAINT IS THE CREDITOR TO WHOM THE DEBT IS OWED.

3. THE DEBT DESCRIBED IN THE COMPLAINT ATTACHED HERETO WILL BE ASSUMED TO BE VALID BY THE CREDITOR'S LAW FIRM, UNLESS THE DEBTOR, WITHIN THIRTY (30) DAYS AFTER THE RECEIPT OF THIS NOTICE, DISPUTES THE VALIDITY OF THE DEBT OR SOME PORTION THEREOF.

4. IF THE DEBTOR NOTIFIES THE CREDITOR'S LAW FIRM IN WRITING WITHIN THIRTY (30) DAYS OF THE RECEIPT OF THIS NOTICE THAT THE DEBT OR ANY PORTION THEREOF IS DISPUTED, THE CREDITOR'S LAW FIRM WILL OBTAIN A VERIFICATION OF THE DEBT AND A COPY OF THE VERIFICATION WILL BE MAILED TO THE DEBTOR BY THE CREDITOR'S LAW FIRM.

5. IF THE CREDITOR NAMED AS PLAINTIFF IN THE ATTACHED COMPLAINT IS NOT THE ORIGINAL CREDITOR, AND IF THE DEBTOR MAKES A WRITTEN REQUEST TO THE CREDITOR'S LAW FIRM WITHIN THE THIRTY (30) DAYS FROM THE RECEIPT OF THIS NOTICE, THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WILL BE MAILED TO THE DEBTOR BY THE CREDITOR'S LAW FIRM.

6. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

STATE OF NEW YORK
SUPREME COURT

ONONDAGA COUNTY

AMERICAN TAX FUNDING, LLC,

Plaintiff,

vs.

COMPLAINT

Date Filed: 3/24/10

Index No. 2010-1685

BRIAN KELLEY;
ONONDAGA COUNTY COMMISSIONER OF SOCIAL
SERVICES;
AMERICAN BUSINESS LEASING, INC., AS
ASSIGNEE OF INTERSTATE LEASING, CO.;
ST. JOSEPH'S HOSPITAL HEALTH CENTER;
THE CITY OF SYRACUSE
and "JOHN DOE #1" THROUGH "JOHN DOE #100",

Defendants.

Plaintiff, by its attorneys, PHILLIPS LYTTLE LLP, complaining of the defendants above-named, alleges upon information and belief as follows:

1. Plaintiff, American Tax Funding, LLC, is a Florida limited liability company having an address at 345 Jupiter Lakes Boulevard, Suite 300, Jupiter, Florida 33458.

2. Plaintiff is the owner and holder of certain duly levied tax liens (such tax lien or tax liens being collectively referred to as the "Tax Lien"), evidenced by certain tax lien certificates (collectively referred to as the "Tax Lien Certificate"), partial copies of which are attached hereto as Exhibit "A", encumbering that parcel or tract of land situate in the City of Syracuse and State of New York and known as Tax Account No.:079.-12-03.0, said parcel appearing on the tax assessment roll as 1423 Colvin Street

West, City of Syracuse, New York (said premises being hereinafter referred to as the "Property"), said Exhibit "A" being incorporated herein by reference.

3. The defendants set forth in Schedule "A" hereof are made defendants in this action in the capacities therein alleged and for the purpose of foreclosing and extinguishing all right, title or interest of said defendants in the capacities set forth in Schedule "A" as well as for the purpose of extinguishing any other right, title or interest said defendants may have in the Property.

4. The United States of America, The People of the State of New York, The State Tax Commissioner of the State of New York, the Industrial Commissioner of the State of New York and all other agencies or instrumentalities of the federal, state or local government (by whatever name designated) if made parties to this action and if appearing in Schedule "B" hereof, are made parties solely by reason of the capacity or material set forth in Schedule "B" and for no other reason.

5. The defendants herein have, or claim to have, some interest in or lien upon the Property, which interest or lien is, unless specifically stated in Schedule "B", subject and subordinate, to the Tax Lien.

6. Plaintiff is entitled to foreclose on the Tax Lien pursuant to the Tax Lien Certificate and the City of Syracuse Tax and Assessment Act (Chapter 75 of the Laws of 1906, as amended) (the "Tax and Assessment Act") and the amount justly due and owing to Plaintiff is the Tax Lien Balance set forth on Schedule "C" hereof with interest thereon at the rate of 1% per month or fraction thereof, together with the costs, attorneys' fees, allowances and disbursements for maintaining this action as provided in the Tax and Assessment Act.

7. The Property should be sold subject to:

- (a) Any state of facts that an inspection of the Property would disclose;
- (b) Any state of facts that an accurate survey of the Property would show;

- (c) Covenants, restrictions, easements and public utility agreements of record, if any;
- (d) Building and zoning ordinances of the municipality in which the Property is located and possible violations of the same;
- (e) Any rights of tenants or persons in possession of the subject Property not named in this action;
- (f) Any equity of redemption of the United States of America to redeem the Property within 120 days from date of sale;
- (g) Liens relating to the Property arising from the operation of any applicable federal law or from certain New York State environmental laws which have statutory priority or which may have attached and been perfected prior to the date of the Certificate;
- (h) All taxes, assessments and municipal charges levied by any village;
- (i) All unpaid and/or delinquent water charges or liens, pure water charges or liens and utility charges or liens;
- (j) Any other prior liens or encumbrances imposed by operation of law, including, without limitation, all taxes and other legal charges of all tax districts which accrued subsequent to the most recent Tax Lien on the Property.

8. In the event that Plaintiff possesses any other tax lien or other lien(s) against said Property either by way of judgment, junior mortgage or otherwise, Plaintiff requests that such other lien(s) shall not be merged in Plaintiff's cause of action set forth in this complaint, but that Plaintiff shall be permitted to enforce said other lien(s) and/or seek determination of priority thereof in any independent action(s) or proceeding(s).

9. No other action or proceeding is now pending at law or otherwise for the foreclosure of said Tax Lien or for recovery of the said sum due or any part thereof.

WHEREFORE, plaintiff demands judgment against defendants as follows:


(a) That the Court determine and enforce in all respects the priorities, rights, claims and demands of the several parties to this action, including the priorities, rights, claims and demands of the defendants as between themselves and that each and all of the defendants in this action having an interest subordinate and inferior to the Tax Lien, and all persons claiming by, through or under any of them subsequent to the commencement of this action and the filing of the notice of pendency herein may be forever barred and foreclosed of and from all estate, right, title, interest, claim, lien and equity of redemption of, in and to the Property and each and every part and parcel thereof;

(b) That the Court direct that the Property be sold according to law, subject to the items specified in this Complaint; and further

(c) That the monies arising from the sale of the Property and property located thereon be brought into Court; and that the Court direct the distribution or other disposition of the proceeds of the sale, except as otherwise provided by law, and that the Plaintiff be paid the amount adjudged to be due on the Tax Lien, with interest to the time of such payment, together with costs, attorneys' fees, allowances and disbursements of this action, and together with the expenses of the sale insofar as the amount of such monies properly applicable thereto will pay the same;

(d) That Plaintiff be awarded such other, further and different relief as the Court may deem just, proper and equitable.

Dated: March 17, 2010
Rochester, New York



Richard J. Evans, Jr.
PHILLIPS LYFLE LLP
Attorneys for Plaintiff
American Tax Funding, LLC
1400 First Federal Plaza
Rochester, New York 14614
(585) 758-2110

SCHEDULE A

DEFENDANT

CAPACITY

BRIAN KELLEY

Owner of record.

AMERICAN BUSINESS LEASING,
INC., AS ASSIGNEE OF INTERSTATE
LEASING, CO.,

Judgment creditor by virtue of a Onondaga
County Supreme Court judgment docketed July
12, 2002 in the amount of \$21,222.06 vs. Brian
P. Kelly.

Atty: Platzer, Swergold, et al.

ST. JOSEPH'S HOSPITAL HEALTH
CENTER

Judgment creditor by virtue of a Syracuse City
Court judgment docketed August 21, 2008 in the
amount of \$2,385.30 vs. Brian K. Kelly.

Atty: Robert P. Rothman, Esq.

"JOHN DOE #1" THROUGH "JOHN
DOE #100"

The names of the last 100 defendants being
fictitious, the true names of said defendants
being unknown to plaintiff, it being intended to
designate fee owners, tenants or occupants of the
liened premises and/or persons or parties having
or claiming an interest in or lien upon the liened
premises, if the aforesaid individual defendants
are living, and if any or all of said individual
defendants be dead, their heirs at law, next of
kin, distributees, executors, administrators,
trustees, committees, devisees, legatees, and the
assignees, lienors, creditors and successors in
interest of them, and generally all persons
having or claiming under, by, through, or against
the said defendants named as a class, of any
right, title or interest in or lien upon the premises
described in the complaint herein.

SCHEDULE B

DEFENDANT

ONONDAGA COUNTY
COMMISSIONER OF SOCIAL
SERVICES

THE CITY OF SYRACUSE

CAPACITY

Mortgagee by virtue of the mortgage recorded in
Liber 2602 of Mortgages, page 452.

To extinguish all rights and interests in the
parcel being foreclosed other than those real
property tax liens held by the City of Syracuse
which, by law, have priority over the most
recent Tax Lien being foreclosed herein.

SCHEDULE C

Tax Lien balance as of March 17, 2010

<u>Year</u>	<u>Type</u>	<u>Total</u>
2004	COUNTY	\$1,571.41
2004	CITY	\$486.79
2005	COUNTY	\$1,382.09
2005	CITY	\$883.37
2006	COUNTY	\$1,359.00
2006	CITY	\$847.53

VERIFICATION

STATE OF NEW YORK)
CITY OF ROCHESTER)
COUNTY OF MONROE) ss.:

Richard J. Evans, Jr., being duly sworn, states that he is an associate of Phillips Lytle LLP the attorneys for plaintiff in this action and that the foregoing Complaint is true to his own knowledge, except as to matters therein stated to be alleged on information and belief and as to those matters he believes it to be true; that the grounds of his belief as to all matters not stated upon his knowledge are correspondence and other writings furnished to him by plaintiff; and that the reason why the verification is not made by plaintiff is that plaintiff is outside of Monroe County, that being the County in which your affiant maintains an office for the practice of law.



Richard J. Evans, Jr.

Sworn to before me this
17th day of March, 2010.



Notary Public

KRISTIN F. LEO
Notary Public, State of New York
No. 01LE6094396
Qualified in Monroe County
Commission Expires June 16, 20 11

137 pages

3

ONONDAGA COUNTY CLERK'S OFFICE
M. ANN CIARPELLI - COUNTY CLERK
401 Montgomery St - Room 200
Syracuse NY 13202

Phone: 315-435-2226
Fax: 315-435-3455

Submitted by: SALT CITY
Document type: TAX LIEN CERTIFICATE

1ST PARTY: CITY OF SYRACUSE

2ND PARTY: AMERICAN TAX FUNDING LLC
WELLS FARGO FOOTHILL INC

Legal desc:

Receipt: 572242 RS

Type/Bk/Pg: MR00241633

Date filed: 12/28/2006 at 09:16
Updated: 01/04/2007

Record and return to:
PILLSBURY WINTHROP SHAW
1540 BROADWAY
NEW YORK NY 10036

RECORDING FEES

of pages: 137 x 3.00 \$ 411.00

of refs: x \$

Basic: \$ 8.00

Total: \$ 419.00

MISCELLANEOUS FEES

RMI: \$ 20.00

Total: \$ 20.00

TOTAL PAID: \$439.00



M. ANN CIARPELLI
Onondaga County Clerk

107
1128
137

**CITY OF SYRACUSE
STATE OF NEW YORK
TAX LIEN CERTIFICATE
August 2, 2006**

THIS CERTIFICATE, made as of August 2, 2006, from City of Syracuse, a municipality existing under the laws of the State of New York (the "Seller") having an address at City Hall, Syracuse, NY 13202, to American Tax Funding, LLC, a Florida Limited Liability Company, having an address at 345 Jupiter Lakes Blvd., Suite 300, Jupiter, FL 33458, BMO Capital Markets Corp. (formerly Harris Nesbitt Corp.), as collateral agent on behalf of certain secured parties, as nominee lien holder on behalf of Wells Fargo Foothill, Inc.

THAT THE SELLER, in consideration of TEN DOLLARS (\$10.00), lawful money of the United States, paid in hand by the Buyer, and other good and valuable consideration, receipt of which is hereby acknowledged, in accordance with the applicable sections of the City of Syracuse Tax and Assessment Act, **DOES HEREBY SELL, TRANSFER, ASSIGN, CONVEY, GRANT AND RELEASE** unto the Buyer and its successors and assigns **ALL RIGHT, TITLE AND INTEREST** in and to certain liens or encumbrances on real property arising from an unpaid tax, special ad valorem levy, special assessment or other charge imposed upon certain real property that, prior to August 2, 2006 (the "Sale Date"), became a lien or encumbrance on those certain parcels of real property (each, a "Property") located in the jurisdiction of the Seller and listed on Schedule A hereto, plus all interest, penalties, charges and surcharges imposed pursuant to law prior to the Sale Date (all such amounts with respect to a Property, collectively, a "Tax Lien") in the total amount (the "Tax Lien Principal Balance") set forth with respect to each Property on Schedule A hereto, plus interest accruing thereon from the Sale Date at the rate of one percent (1%) for each month or fraction thereof: provided, however, that in the case of Properties as to which the owners thereof were subject to bankruptcy proceedings on the Sale Date, interest shall accrue as permitted by applicable bankruptcy law. The Tax Lien Principal Balance and all accrued interest thereon shall be payable directly to the Buyer or its designee.

TO HAVE AND TO HOLD the premises herein granted unto the Buyer and its successors and assigns forever.

NOTICES, legal process or other papers relating to any of the Tax Liens must be personally served on the Buyer at its respective addresses set forth above.

IN WITNESS WHEREOF, the Seller has duly executed this Certificate as of the day and year first above written.

242
P.O. Box 1115
Syracuse, New York 13206

09:16 12/21/06

Approved as to form:

CITY OF SYRACUSE

John C. Black Jr.
Authorized Signature

By: Brian L. Roulin
Brian L. Roulin
Commissioner of Finance

STATE OF NEW YORK

COUNTY OF ONONDAGA

On August 2, 2006, before me, that undersigned, a Notary Public in and for said State, personally appeared Brian L. Roulin, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

JOHN C. BLACK JR.
Notary Public, State of New York
Qualified to Commission Expires 07/31/2007

John C. Black Jr.
Notary Public

+++++

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ONONDAGA COUNTY CLERK'S OFFICE
M. ANN CIARPELLI - COUNTY CLERK
401 Montgomery St - Room 200
Syracuse NY 13202

Phone: 315-435-2226
Fax: 315-435-3455

Submitted by: SALT CITY
Document type: TAX LIEN CERTIFICATE

1ST PARTY: CITY OF SYRACUSE

2ND PARTY:

Legal desc: *SEE MISC FILED 2007 FOR ORIGINAL DOCUMENT

RECORDING FEES

of pages: 141 x \$ 0.00
of refs: 34 x \$
Basic: \$

Total: \$

Receipt: 647846 RS

Type/Bk/Pg: MR00248746

Date filed: 11/20/2007 at 14:44
Updated: 11/21/2007

Record and return to:
XXXXX

MISCELLANEOUS FEES

RMI: \$

Total: \$

TOTAL PAID:



M. ANN CIARPELLI
Onondaga County Clerk

SYRACUSE TAX LIENS

TAX MAP	ACCOUNT NUMBER	OWNER	ADDRESS	TAX YEAR	TYPE	AMOUNT
079.-08-12.0	1303100105	SAMMONS HOLLY J & MILLER	ANNETTA ST	2001	D	2,131.81
079.-08-12.0	1303100105	SAMMONS HOLLY J & MILLER	ANNETTA ST	2001	S	2,005.79
079.-08-12.0	1303100105	SAMMONS HOLLY J & MILLER	ANNETTA ST	2002	D	1,870.97
079.-08-12.0	1303100105	SAMMONS HOLLY J & MILLER	ANNETTA ST	2003	D	2,290.72
079.-08-12.0	1303100105	SAMMONS HOLLY J & MILLER	ANNETTA ST	2003	S	1,900.49
079.-08-12.0	1303100105	SAMMONS HOLLY J & MILLER	ANNETTA ST	2004	D	2,199.59
079.-08-12.0	1303100105	SAMMONS HOLLY J & MILLER	ANNETTA ST	2004	S	1,731.29
079.-08-12.0	1303100105	SAMMONS HOLLY J & MILLER	ANNETTA ST	2005	D	1,961.78
079.-08-12.0	1303100105	SAMMONS HOLLY J & MILLER	ANNETTA ST	2005	S	1,728.37
079.-08-26.0	1316102600	PERRY L GERALDINE	CHARMOUTH DR	2001	D	507.39
079.-08-26.0	1316102600	PERRY L GERALDINE	CHARMOUTH DR	2001	S	346.09
079.-08-26.0	1316102600	PERRY L GERALDINE	CHARMOUTH DR	2002	D	1,176.79
079.-08-26.0	1316102600	PERRY L GERALDINE	CHARMOUTH DR	2000	S	404.58
079.-09-19.0	1339002200	WRIGHT JR HERBERT	HILLVIEW AVE	2004	D	1,033.77
079.-09-19.0	1339002200	WRIGHT JR HERBERT	HILLVIEW AVE	2004	S	496.86
079.-09-19.0	1339002200	WRIGHT JR HERBERT	HILLVIEW AVE	2005	D	1,207.21
079.-09-19.0	1339002200	WRIGHT JR HERBERT	HILLVIEW AVE	2005	S	1,806.18
079.-09-21.0	1339002400	CAMPBELL HUGH	HILLVIEW AVE	2005	D	1,399.88
079.-09-21.0	1339002400	CAMPBELL HUGH	HILLVIEW AVE	2005	S	1,936.47
079.-09-25.0	1339002800	STEVENS PATRICIA A	HILLVIEW AVE	2001	D	1,559.63
079.-09-25.0	1339002800	STEVENS PATRICIA A	HILLVIEW AVE	2004	D	1,915.39
079.-09-25.0	1339002800	STEVENS PATRICIA A	HILLVIEW AVE	2005	D	1,159.08
079.-09-25.0	1339002800	STEVENS PATRICIA A	HILLVIEW AVE	2005	S	1,938.56
079.-09-25.0	1339002800	STEVENS PATRICIA A	HILLVIEW AVE	2001	D	3,855.02
079.-09-25.0	1339002800	STEVENS PATRICIA A	HILLVIEW AVE	2002	S	1,584.25
079.-09-25.0	1339002800	STEVENS PATRICIA A	HILLVIEW AVE	2002	S	2,297.99
079.-09-25.0	1339002800	STEVENS PATRICIA A	HILLVIEW AVE	2003	D	1,097.73
079.-09-25.0	1339002800	STEVENS PATRICIA A	HILLVIEW AVE	2003	S	1,750.61
079.-09-31.0	1339003400	MENDEZ AMELIA A	HILLVIEW AVE	2004	D	1,306.56
079.-09-31.0	1339003400	MENDEZ AMELIA A	HILLVIEW AVE	2003	D	1,502.87
079.-09-31.0	1339003400	MENDEZ AMELIA A	HILLVIEW AVE	2003	S	1,352.58
079.-09-31.0	1339003400	MENDEZ AMELIA A	HILLVIEW AVE	2004	D	1,450.16
079.-09-31.0	1339003400	MENDEZ AMELIA A	HILLVIEW AVE	2004	S	1,233.37
079.-09-31.0	1339003400	MENDEZ AMELIA A	HILLVIEW AVE	2005	D	1,287.46
079.-10-21.0	1332203200	SANTOS GABRIEL	HILLVIEW AVE	2005	S	1,229.55
079.-10-21.0	1332203200	SANTOS GABRIEL	HILLVIEW AVE	2005	S	2,122.23
079.-11-02.0	1318105700	HAMILTON SEAN & JASPER	GLENWOOD AVE	2005	D	3,326.95
079.-11-02.0	1318105700	HAMILTON SEAN & JASPER	GLENWOOD AVE	2005	S	1,159.27
079.-11-02.0	1318105700	HAMILTON SEAN & JASPER	COLVIN ST W	2001	D	335.14
079.-11-02.0	1318105700	HAMILTON SEAN & JASPER	COLVIN ST W	2001	S	1,116.11
079.-11-02.0	1318105700	HAMILTON SEAN & JASPER	COLVIN ST W	2002	D	1,827.09
079.-11-02.0	1318105700	HAMILTON SEAN & JASPER	COLVIN ST W	2003	D	1,997.75
079.-11-02.0	1318105700	HAMILTON SEAN & JASPER	COLVIN ST W	2005	S	2,030.89
079.-11-02.0	1318105700	HAMILTON SEAN & JASPER	COLVIN ST W	2004	D	1,750.94
079.-11-02.0	1318105700	HAMILTON SEAN & JASPER	COLVIN ST W	2004	S	3,657.72
079.-12-03.0	1318105000	KELLEY BRIAN	COLVIN ST W	2004	D	1,091.26
079.-12-03.0	1318105000	KELLEY BRIAN	COLVIN ST W	2004	S	338.05
079.-12-03.0	1318105000	KELLEY BRIAN	COLVIN ST W	2005	D	966.50
079.-12-03.0	1318105000	KELLEY BRIAN	COLVIN ST W	2005	S	617.74
079.-12-09.0	1357300800	WILLEY LAURIE	MAY AVE	2004	D	678.54
079.-12-09.0	1357300800	WILLEY LAURIE	MAY AVE	2004	S	1,416.08
079.-12-09.0	1357300800	WILLEY LAURIE	MAY AVE	2005	D	316.36
079.-12-10.0	1357300900	LORMAND PATRICK	MAY AVE	1999	S	780.86

65
ONONDAGA COUNTY CLERK'S OFFICE
M. ANN CIARPELLI - COUNTY CLERK
401 Montgomery St - Room 200
Syracuse NY 13202

Phone: 315-435-2226
Fax: 315-435-3455

Submitted by: SALT CITY
Document type: TAX LIEN CERTIFICATE
1ST PARTY: AMERICAN TAX FUNDING LLC
WELLS FARGO FOOTHILL CORP
2ND PARTY: CITY OF SYRACUSE

Legal desc:

RECORDING FEES

of pages: 64 x 3.00 \$ 192.00
of refs: x \$
Basic: \$ 8.00
=====

Total: \$ 200.00

Receipt: 692687 RS

Type/Bk/Pg: MR00252698

Date filed: 06/11/2008 at 14:40
Updated: 06/12/2008

Record and return to:
PHILLIPS LYTTLE HITCHCOCK &
BLAINE & HUBER
1400 FIRST FEDERAL PLAZA
ROCHESTER NY 14614

MISCELLANEOUS FEES

RMI: \$ 20.00

=====
Total: \$ 20.00

TOTAL PAID: \$220.00



M R 0 0 2 5 2 6 9 8

M. ANN CIARPELLI
Onondaga County Clerk

**CITY OF SYRACUSE
STATE OF NEW YORK
TAX LIEN CERTIFICATE
January 31, 2008**

THIS CERTIFICATE, made as of January 31, 2008, from City of Syracuse, a municipality existing under the laws of the State of New York (the "Seller") having an address at City Hall, Syracuse, NY 13202, to American Tax Funding, LLC, Wells Fargo Foothill Corp as Secured Party, a Florida Limited Liability Company, having an address at 345 Jupiter Lakes Blvd., Suite 300, Jupiter, FL 33458,.

THAT THE SELLER, in consideration of TEN DOLLARS (\$10.00), lawful money of the United States, paid in hand by the Buyer, and other good and valuable consideration, receipt of which is hereby acknowledged, in accordance with the applicable sections of the City of Syracuse Tax and Assessment Act, **DOES HEREBY SELL, TRANSFER, ASSIGN, CONVEY, GRANT AND RELEASE** unto the Buyer and its successors and assigns **ALL RIGHT, TITLE AND INTEREST** in and to certain liens or encumbrances on real property arising from an unpaid tax, special ad valorem levy, special assessment or other charge imposed upon certain real property that, prior to January 31, 2008 (the "Sale Date"), became a lien or encumbrance on those certain parcels of real property (each, a "Property") located in the jurisdiction of the Seller and listed on Schedule A hereto, plus all interest, penalties, charges and surcharges imposed pursuant to law prior to the Sale Date (all such amounts with respect to a Property, collectively, a "Tax Lien") in the total amount (the "Tax Lien Principal Balance") set forth with respect to each Property on Schedule A hereto, plus interest accruing thereon from the Sale Date at the rate of one percent (1%) for each month or fraction thereof: provided, however, that in the case of Properties as to which the owners thereof were subject to bankruptcy proceedings on the Sale Date, interest shall accrue as permitted by applicable bankruptcy law. The Tax Lien Principal Balance and all accrued interest thereon shall be payable directly to the Buyer or its designee.

TO HAVE AND TO HOLD the premises herein granted unto the Buyer and its successors and assigns forever.

NOTICES, legal process or other papers relating to any of the Tax Liens must be personally served on the Buyer at its respective addresses set forth above.

IN WITNESS WHEREOF, the Seller has duly executed this Certificate as of the day and year first above written.

Recorder return to:
Phillips Lytle LLP
1400 First Federal Plaza
Rochester NY 14614
Attn: RMB

Approved as to form:

John C. Black Jr.
Authorized Signature

CITY OF SYRACUSE

By:

David DelVecchio
David DelVecchio
Commissioner of Finance

STATE OF NEW YORK }
 } ss:
COUNTY OF ONONDAGA }

On January 31, 2008, before me, that undersigned, a Notary Public in and for said State, personally appeared David DelVecchio personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

John C. Black Jr.
Notary Public

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JOHN C. BLACK JR.
Notary Public, State of New York
No. 4695463
Qualified in Onondaga County
Commission Expires May 31, 2011

Syracuse

1309004600	078.-15-15.0	422 BISHOP AVE	CRUZ ALICE A J	2006 COUNTY	\$1,211.03
1311100300	078.-14-10.0	607 BRIGHTON AVE W	BOYD KENNETH &	2006 COUNTY	\$1,234.84
1311100800	078.-14-05.0	621 BRIGHTON AVE W	MOORE OLIVIA	2006 COUNTY	\$1,112.57
1311103900	078.-16-14.0	710 BRIGHTON AVE W	ABERDEEN ALLEN	2006 COUNTY	\$1,248.39
1312203000	066.-04-17.0	201 BROOKLEA PL	GRIFFIN TRENTA	2006 COUNTY	\$778.36
1316102600	079.-08-26.0	144 CHARMOUTH DR	PERRY L GERALDINE	2006 COUNTY	\$722.37
1317101100	079.-12-33.0	155 CLYDE AVE	BARBER JOSEPH M SR	2006 COUNTY	\$1,243.31
1318101200	083.-11-25.0	1004 COLVIN ST W	SHAW NATHANIEL & CYNTHIA	2006 COUNTY	\$1,129.52
1318104402	078.-13-04.0	1325 COLVIN ST W	BROWNE KENNETH & YOLANDA	2006 COUNTY	\$1,112.57
1318105000	079.-12-03.0	1423 COLVIN ST W	KELLEY BRIAN	2006 COUNTY	\$1,078.57
1318108100	079.-02-03.0	1803 COLVIN ST W & ARLINGTON A	FLANAGAN DENISE L	2006 COUNTY	\$1,389.33
1326201200	073.-17-26.0	215 EMPIRE AVE	MONTGOMERY THEODORE	2006 COUNTY	\$1,214.39
1326401200	073.-16-04.0	212 EVALEEN AVE	HAWK JULIE S	2006 COUNTY	\$1,328.17
1332201300	079.-22-37.0	205-07 GLENWOOD AVE	ORTIZ ALEXANDER	2006 COUNTY	\$1,896.82
1332201500	079.-22-36.0	219 GLENWOOD AVE	HEIM MICHAEL J	2006 COUNTY	\$357.48
1332203200	079.-10-21.0	210-12 GLENWOOD AVE	SANTOS GABRIEL	2006 COUNTY	\$2,321.36
1332205600	079.-06-11.0	308 GLENWOOD AVE	MADERO MARIE PILAR	2006 COUNTY	\$1,588.03
1335100300	075.-20-08.0	188 GRIFFIN ST	ASH ANDRE D & CYNTHIA E	2006 COUNTY	\$1,350.29
1339000600	079.-10-15.0	309 HILLVIEW AVE	GREEN LAKES ASSOC LLC	2006 COUNTY	\$930.16
1339002200	079.-09-19.0	306 HILLVIEW AVE	WRIGHT JR HERBERT	2006 COUNTY	\$1,333.30
1339002400	079.-09-21.0	314 HILLVIEW AVE	CAMPBELL HUGH	2006 COUNTY	\$1,545.15
1339003400	079.-09-31.0	354 HILLVIEW AVE	MENDEZ AMELIA A	2006 COUNTY	\$1,418.21
1342000400	078.-03-10.0	208 HUNT AVE	LEE MARY A	2006 COUNTY	\$1,110.80
1342101700	079.-20-28.0	120 HUTCHINSON AVE & EDGEWOOD	DALTON WILLIAM R DR &	2003 COUNTY	\$456.42
1342101700	079.-20-28.0	120 HUTCHINSON AVE & EDGEWOOD	DALTON WILLIAM R DR &	2006 COUNTY	\$1,358.78
1347101900	075.-12-14.0	140-42 KENMORE AVE	MURPHY BRIAN A	2006 COUNTY	\$1,375.33
1347104000	075.-12-22.0	208-10 KENMORE AVE	MURPHY BRIAN A	2006 COUNTY	\$1,290.48
1347104100	075.-12-23.0	212-14 KENMORE AVE	MURPHY BRIAN A	2006 COUNTY	\$1,158.29
1347104801	075.-12-29.0	238 KENMORE AVE	BLUE OTIS E	2006 COUNTY	\$1,061.62
1350001700	075.-06-07.0	428 LAFAYETTE AVE W	MERRICK HERBERT	2006 COUNTY	\$959.71
1350004900	075.-01-08.0	927 LAFAYETTE AVE W	SMITH ARAJEAN	2006 COUNTY	\$1,180.43
1350005700	075.-01-01.0	955 LAFAYETTE AVE W	SEABROOK HOWARD B	2005 COUNTY	\$902.77
1350005700	075.-01-01.0	955 LAFAYETTE AVE W	SEABROOK HOWARD B	2006 COUNTY	\$1,112.57
1350006400	078.-15-24.0	940 LAFAYETTE AVE W	425 WOLF ST CORP	2006 COUNTY	\$1,205.51
1353003200	073.-18-18.0	301-03 LOOMIS AVE	KENNEY DOROTHY WLU &	2006 COUNTY	\$1,375.33
1354000300	074.-06-15.0	114 LYNCH AVE & EDGEWOOD AVE	OPER MARY & JOAN	2005 COUNTY	\$408.03
1354000300	074.-06-15.0	114 LYNCH AVE & EDGEWOOD AVE	OPER MARY & JOAN	2006 COUNTY	\$1,348.58

Syracuse

1219003200	086.-12-04.0	545 CORTLAND AVE	GREEN CHRISTINE	2006 CITY	\$666.14
1222001000	086.-14-03.0	110 DEARBORN PL	DESHAZIOR EMMA	2006 CITY	\$611.66
1231001200	082.-08-52.0	2103 GEDDES ST S & TWIN HILLS	ALLEN PHILIP H JR &	2006 CITY	\$3,318.17
1242001400	087.-13-20.0	433 HUBBELL AVE	MULHERIN RICHARD M	2006 CITY	\$636.03
1242104400	086.-05-19.0	253-55 HUDSON ST	GREEN LAKE ASSOC LLC	2005 CITY	\$386.22
1242104400	086.-05-19.0	253-55 HUDSON ST	GREEN LAKE ASSOC LLC	2006 CITY	\$1,021.91
1267007100	083.-08-24.0	705 ONONDAGA AVE & CENTENNIAL	CENTENNIAL GARDEN LLC	2006 CITY	\$14,189.10
1267008100	083.-08-17.0	817 ONONDAGA AVE	ANDERSON JOHN	2006 CITY	\$1,383.43
1267010100	083.-13-21.0	916 ONONDAGA AVE	HOFFMAN CHARLOTTE M &	2006 CITY	\$1,299.08
1268005300	086.-23-30.0	301-03 PALMER AVE & STERLING AVE	HOLLOWAY LENA	2006 CITY	\$1,768.25
1268006800	086.-24-03.0	304-06 PALMER AVE	WHEAT SHA SHA	2006 CITY	\$1,452.89
1276000300	083.-11-38.0	205 RICH ST	LAMEY LINCOLN L	2006 CITY	\$234.95
1277000800	087.-16-21.0	411 ROBERTS AVE	CNY RENT TO OWN LLC	2006 CITY	\$1,544.91
1285004600	086.-06-34.0	661-83 SOUTH AVE	A-BUILDERS LLC	2006 CITY	\$1,459.18
1285006600	086.-05-15.0	686 SOUTH AVE & STERLING AVE	BLUNT DENISE & CARRIE &	2006 CITY	\$2,954.18
1306000701	073.-28-02.0	114 BARNES AVE & PALMER LANE	CARTER PETER D & KATHLEEN	2006 CITY	\$354.02
1309004600	078.-15-15.0	422 BISHOP AVE	CRUZ ALICE A J	2006 CITY	\$2,075.54
1311100800	078.-14-05.0	621 BRIGHTON AVE W	MOORE OLIVIA	2006 CITY	\$757.65
1311101900	078.-13-19.0	616 BRIGHTON AVE W	WILLIAMS FRANK H & WENDY	2006 CITY	\$572.68
1311103800	078.-16-14.0	710 BRIGHTON AVE W	ABERDEEN ALLEN	2006 CITY	\$839.50
1312203000	066.-04-17.0	201 BROOKLEA PL	GRIFFIN TRENTA	2006 CITY	\$325.83
1316102600	079.-08-26.0	144 CHARMOUTH DR	PERRY L GERALDINE	2006 CITY	\$624.28
1317101100	079.-12-33.0	155 CLYDE AVE	BARBER JOSEPH M SR	2006 CITY	\$824.83
1318104102	079.-13-04.0	1325 COLVIN ST W	BROWNE KENNETH & YOLANDA	2006 CITY	\$1,369.71
1318105000	079.-12-03.0	1423 COLVIN ST W	KELLEY BRIAN	2006 CITY	\$672.64
1318108100	079.-02-03.0	1803 COLVIN ST W & ARLINGTON A	FLANAGAN DENISE L	2006 CITY	\$1,314.70
1326401200	073.-16-04.0	212 EVALUEN AVE	HAWK JULIE S	2006 CITY	\$588.27
1332002600	073.-17-15.0	256 GIRARD AVE	COLLINS EDWARD J &	2006 CITY	\$1,258.79
1332201300	079.-22-37.0	205-07 GLENWOOD AVE	ORTIZ ALEXANDER	2006 CITY	\$2,376.43
1332203200	079.-10-21.0	210-12 GLENWOOD AVE	SANTOS GABRIEL	2006 CITY	\$3,601.22
1332205600	078.-06-11.0	308 GLENWOOD AVE	MADERO MARIE PILAR	2006 CITY	\$2,248.28
1335100300	075.-20-08.0	109 GRIFFIN ST	ASH ANDRE D & CYNTHIA E	2006 CITY	\$1,923.11
1339000600	079.-10-15.0	309 HILLVIEW AVE	GREEN LAKES ASSOC LLC	2006 CITY	\$446.43
1339002200	079.-09-19.0	306 HILLVIEW AVE	WRIGHT JR HERBERT	2006 CITY	\$1,914.14
1339002400	079.-09-21.0	314 HILLVIEW AVE	CAMPBELL HUGH	2006 CITY	\$1,836.07
1339003400	079.-09-31.0	354 HILLVIEW AVE	MENDEZ AMELIA A	2006 CITY	\$1,313.94
1342000400	078.-03-10.0	208 HUNT AVE	LEE MARY A	2006 CITY	\$1,327.75